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Life Insurance Edition

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GREETINGS

to the

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Limit
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Limit
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Agents and Managers in Limelight

Managers' Conference Seek Agents' Body Coexistent With Managers' Conference

First Annual Meet For Group Formed One Year Ago

The General Agents & Managers Conference, holding its first meeting at an annual convention since its formation a year ago, heard three speakers Thursday



C. W. Campbell



W. J. Nenner

morning, the gathering being concurrent with the Agents' National Sales Seminar.

Charles W. Campbell, Newark manager of Prudential, who shortly goes to the Prudential home office as vice-president, presided as chairman of the conference and spoke briefly. Then Charles J. Zimmerman, managing director of L.I.A.M.A., presented the award for the best article in "Manager's Magazine" and "District Management".

Martin M. Guon, Metropolitan Life, Chicago, spoke on "Building a Winning Team"; Raymond J. Dolwick, general agent of Northwestern Mutual at Cleveland told

John D. Marsh, Lincoln National, Washington, D. C., secretary of N.A.L.U., was elected chairman of the General Agents & Managers Conference Wednesday afternoon, succeeding Charles W. Campbell, Prudential, Newark. Ray Wertz, Reliance Life, Detroit, and Manuel Camps, Jr., John Hancock, New York City, were elected vice-chairmen, and Judd C. Benson, Union Central, Cincinnati, was elected secretary. Treasurer is Osborne Bethea, the N.A.L.U. treasurer, ex-officio.

about "Stimulating Agency Prosperity"; and Edward L. Reiley, general agent of Mutual Benefit Life at Philadelphia talked on "Morale Building". W. J. Nenner, Penn Mutual, Cleveland, arranged the program.

Chairman Campbell will again preside at the General Agents &

Some Feel Managers' Group Is Dominant Influence in N.A.L.U.

By HOWARD J. BURRIDGE

At Tuesday's meeting of the National Council it developed that there are some agent members of N.A.L.U. who believe their representation in the organization should take the form of an agents' council on the same level with and having equal importance to the General Agents & Managers Council.

When the report of the agents' committee was presented there were many who spoke both for and against this idea, and while it could not be said that "feeling ran high" it was nevertheless true that several spoke vigorously, even aggressively, and with some persistence.

Give Producer Higher Status

Most of those who expressed themselves as favoring the change apparently feel that the meetings of the agents' committee, and their relative unimportance, do not give the producing agent the status he deserves. There was comment to the effect that not infrequently agents prefer to discuss their problems among themselves and not in the presence of general agents or managers. It was contended that the total membership of the association consists overwhelmingly of agents. One speaker remarked that the general agents and managers

Managers Conference luncheon Thursday afternoon at which the speaker will be A. J. McAndless, president of Lincoln National Life, whose topic will be "Reinsurance — Its Place and Purpose in Field Management".

constituted between 16 and 17% of the total membership.

As the discussion proceeded it became clear that many in the association, including some of those advocating an agents' conference, did not understand the workings of the agents' committee and did not realize that they could attend the agents' committee meetings, discuss their problems there, take such action as might be desired, and have a complete forum without necessarily creating a new organization.

Few at Committee Meeting

For instance, it developed that some attending the national gatherings do not arrive on Monday but plan to show up Tuesday or even as late as Wednesday, when the general sessions begin. The committee meetings for some years have been held on Monday and on that day it may be that a large number of agents are not on hand.

There was some criticism of the fact that the committee meetings, perhaps as many as six or eight of them, are held at the same time on Monday and that attendance at all of them could be increased if they were held at different times during the day or even later in the week.

Some of those who spoke with some enthusiasm about the establishment of an agents' conference were from rural areas and they said that most of their members were agents rather than general agents or managers. They explained that they were interested only in the problems of the soliciting agent, not in management questions or in fact any other phase of the business going beyond actual production. At times it was indicated that they knew less than might have been expected about how the National association functions, what committees it has, how fully they might participate in any of the

(CONTINUED ON PAGE 39)

Giant Agents' Sales Seminar Spotlights Five Top Producers

D. B. Fluegelman Presides at Feature of N.A.L.U. Atlantic City Convention

By ROBERT B. MITCHELL

The super sales congress known as the Agents National Sales Seminar was the big attraction Thursday morning for producers and others interested in scooping up a load of usable sales ideas. Running concurrently was the General Agents & Managers Conference.

The attendance at the National Sales Seminar is so large that it is customary to hold them in the same hall as is used for the general convention, the gathering place at the Atlantic City convention being the Casino theater of the famous Steel Pier, almost across the boardwalk from the headquarters hotel, Haddon Hall.

David B. Fluegelman, vice-president of N.A.L.U. and an agent of Northwestern Mutual at New York City, presided. His officiating in this capacity at a sales seminar was doubly appropriate, for not only is he an officer of N.A.L.U. but he is an outstanding personal producer, having been a regular qualifier for the Million Dollar Round Table for a number of years.

Factual, Inspirational

Following the invocation by Rabbi Aaron Decker of Community Synagogue, Atlantic City, there were five talks with a good distribution between the factual and the inspirational. The speakers and their subjects, which are reported elsewhere in this issue, were R. Braddock Dinsmore, Provident Mutual, Princeton, N. J., "Clientele Building Through Use of the Audit"; William Cooper, Prudential, Manchester, Conn., "The Emotional and Romantic Appeal of Life Insurance"; Glen R. O'Lavery, Business Men's Assurance, Bluffton, Ind., "What Are You Selling?"; W. M. Smith, Metropolitan Life, Rutherfordton, N. C., "Three Essentials of Life Underwriting"; and N. Dean Rowe, Mutual Life, Johnson, Vt., "What Will People Say?"

Wednesday noon the women of the convention, and there was a good turnout of them, were in the spot-light. There was a joint luncheon of the committee of women underwriters and the Women's Quarter Million Dollar Round Table at which Elsie Doyle, Union

(CONTINUED ON PAGE 39)



Members of the federal law and legislation committee:
David Marks, Jr., New England Mutual, New York City; N. H. Seefurth, Northwestern Mutual, Chicago, committee chairman, and Gerard S. Brown, Penn Mutual, Chicago.



Guon Tells Managers What Morale-Building Did

By MARTIN M. GUON

We have all heard talks and read articles extolling the virtues of various management techniques in a life insurance agency operation. By the same token every man in this room has developed what he considers a good method of building a successful sales organization. In my humble opinion there aren't any really new ideas of how to effectively manage a district or general agency staff. Thus, in my discussion of how we built a better organization by developing the team concept, the idea that every man in our agency is a valuable member of our team



M. M. Guon

Manager of the Kenwood (Chicago) district of Metropolitan Life, Martin M. Guon addressed the General Agents & Managers Conference of N.A.L.U. Thursday morning, telling how an organized morale-building program developed an esprit de corps that improved production substantially as well as making the agency a "happy ship" for all hands.

regardless of record, I am not proposing a new idea. But I can tell you that this team feeling of the men in our office has produced great dividends, not only in increased production, but also in better morale, greater prestige, and most of all, a feeling of belonging.

The problems in our office are similar to the problems you gentlemen have in your organizations. We have a staff of three assistant managers and 29 agents. Of these 29 agents, six are good producers, do a good job every year. Two others are "eager beavers," men who are striving for promotion. These eight agents will perform well in spite of management. Then we usually have four or five new, or relatively new, men in the business. They present a challenge which we think we understand and can solve through our training methods. Our big problem revolves among the remaining 16 men, 60% of the staff, the experienced, average agent, who knows just about what he will earn each year and has long ago adjusted his standard of living to those earnings. He intends to work for the company until 65 and he has habituated himself to his present more or less leisurely pace.

I have always felt that the feeling of "belonging" whether it be

to a club, church, athletic team or even political party, is an impelling, motivating factor to do. I was appointed to my present agency a little over two years ago. From the moment of my introduction we dwelt entirely on the idea that we are all members of the same district team and that regardless of record every man was a valuable member and played an important part in the success of the district.

We emphasized the point that as members of this team each agent had two inherent rights: (1) to determine for himself the degree of success he seeks and, (2) the right to obtain 100% cooperation from management in his attempt to reach that goal. We expected from the agent only two things: sincerity and an honest day's work.

The first step in the transition from talking about team play to doing something about it began with our three assistant managers. As assistant managers their main functions up to now were training men, office supervision of their staff, completing audits and some recruiting activities. Since most district managers consider assistant managers as the key men of the organization, it seemed only logical that they assume the lead in developing the teamwork idea among the agents. It was, therefore, necessary to change in their own minds the entire concept of an assistant manager's job. We wanted them to realize that they were, in fact, associate managers and, therefore, had the right to give orders, assume responsibilities, and make decisions.

How Change Was Effected

Here are some examples of how we accomplished this change. We placed the assistant managers in complete charge of the agency room. When an assistant manager makes a decision it is final. All educational meetings are conducted by the assistant managers. At first they didn't do too well for they had not had the experience of holding meetings, but now all three perform excellently on the floor. Frankly, they do a better job than I could. But they should, for they have had more practice. All training assignments are planned with the assistant managers. Basically, of course, assistant managers are field managers and, therefore, they conduct practically all field training activities. These activities are carefully worked out in planning conferences in which the assistant managers and I participate as associates.

The teamwork concept is in the foreground of our thinking, in these conferences, and is the motivating factor in our decision.

Although we regard field training activities as a chief function of the assistant managers we consider their participation in the recruiting and selection of new agents to be fully as important. Thus, in their daily contact with the public, whenever they meet a man who appears to have the necessary qualification, they tell him of the opportunities in our business. As a result, the assistant managers recruit many of the applicants.

Each assistant manager interviews an applicant and full accord by all is secured before we recommend him for an agency. If an assistant manager has doubts about the applicant he spends a day with him in the field and if he still holds the same opinion we don't give him a job. Every major decision is fully discussed with the assistant managers and they unanimously concur before it is put into action. Each assistant manager, in his turn, manages the district in my absence. He has complete responsibility for its successful operation and it is a source of great satisfaction to me to report that each one has accomplished outstanding results when serving as acting manager. The authority and prestige inherent in these added responsibilities has enabled the assistant managers to fully realize their importance as

key men in the agency. They have now developed the proper perspective of their jobs and are eager to help sell the value of the team concept to the agents.

Developing Agents' Loyalty

It was relatively simple to develop an esprit de corps among the assistant managers. The big problem was to help the agents, especially those in the 60% category, to realize their importance as members of the agency team. How could we develop in the minds of the agents a feeling of loyalty to the team and a desire to do something about it?

At the first three or four weekly meetings five minutes were set aside for an open forum to make suggestions, to discuss any idea that came to their minds. We invited them to air their pet "gripes." At the first meeting the chief complaint was that the telephones were in the wrong part of the room—the telephones had been in the same place for 20 years. A few days later we had the phones moved to where the agents wanted them. This may sound trivial, but it was important to the men and the reaction was gratifying.

At the next meeting several agents suggested a method which would facilitate work of the clerical staff and the agents in deposit-

(CONTINUED ON PAGE 40)

Can Be "Sand-Lot" or Big League, It's Up to the Agent, Rowe Says

In life, as well as in what one does in life, one has the choice

than they have heretofore done. That will be a start toward our desired objectives.

Aligns With Other Experts

"If in our recommendations, we call attention to the need for the attorney, the accountant and possibly a trust officer, will not our client begin to recognize that all can be thought of as a team of experts and thereby we shall attain our objective?"

"If we recognize that there are other forms of protection, that other men may have done something for them that can be commended, that there is still a need for banks, bonds, etc., people may get the idea that we have a broad concept of the job to be done, that there are many people qualified to serve, then, what will people say? It appears to me that their regard for us and our service will be greatly enhanced."

"We have been guilty in the past of 'begging for business', repeatedly calling (often at most inconvenient times), whereas we must acquire stature sufficient to warrant having a time schedule, setting appointments. This can be done and by so doing we will be on our way to becoming professional people."

"We may stay 'sand-lot' or we may become big league, it is strictly up to us. But only the big leaguers are professionals."



N. D. Rowe

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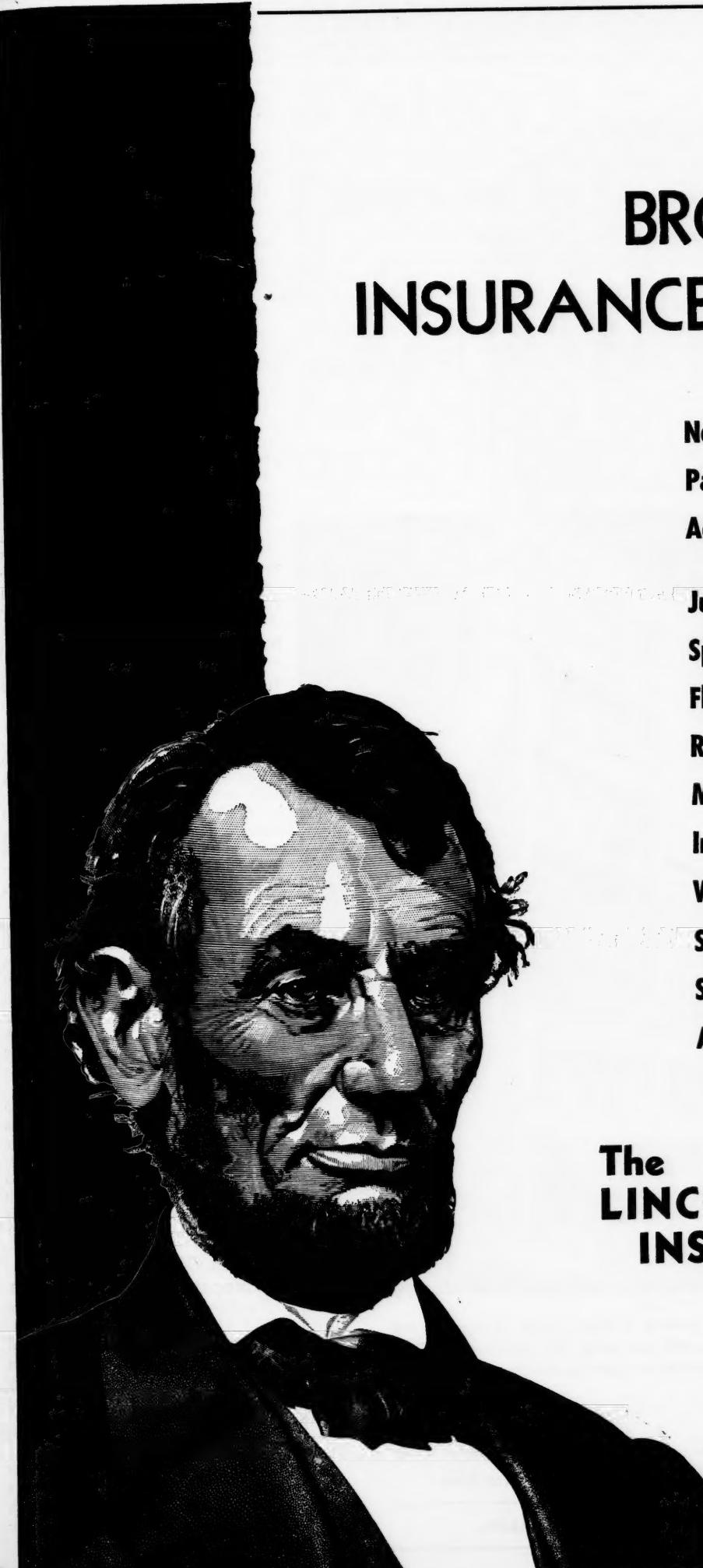
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Dr. R. L. Johnson Is Conferment Speaker at C.L.U. Meeting

Notes "Grass Roots" Level of Effective Public Relations

Choosing as his subject, "Good Public Relations Spring from Good Personal Relations," Dr. Robert L. Johnson, president of Temple University, gave the annual conferment address at the joint meeting of the American College and American Society of C.L.U. Wednesday evening.

Dr. Johnson, who was one of the founders of Time magazine, spoke as an observer of one aspect of

American business. By way of preface he said, "I have decided to give you what might be called a completely non-technical bit of counsel from a man who has been somewhat active in three fields—business, public administration and education. It occurred to me that I might be most helpful if I discussed a subject that a good many successful business men either have not had the time or inclination to think much about, or have not considered of very real importance."

Office First

Dr. Johnson noted that effective public relations begins in the office with one's associates. "When one thinks on the problems facing business today," he said, "he can't escape the public relations opportunities to be found in good personal relations with all the varying groups of people on whom a business depends for its success.

"In the first place, to create an

efficient, happy organization where there is harmony and where each person is delighted to give his or her best talents, it is vital that the men and women in the company have mutual respect for each other. It is important that they be treated not only with every human dignity, but with sincere friendliness by the men at the top. I have seen companies with brilliant presidents do a really inferior job because the people in the company disliked their work or were unhappy about their working conditions. No matter how good a job anyone did, there was never a kind word nor a pat on the back. Also, I have seen companies where perhaps finances were not too strong and where there were other difficulties, but where the workers felt they were members of a mighty fine team and literally gave everything they had to their jobs."

At this point, Dr. Johnson asked each man in the audience to picture himself as a corporation president.

"After all," he emphasized, "a large number of you are dependent upon your own efforts and the way you handle yourselves as you go about your tasks will either bring you outstanding success, mediocrity, or complete failure."

"As the head man in your company you will have certain people in your office—a secretary and others, and you naturally will have to depend upon these good people to help you carry out your job successfully. May I suggest that you look upon these men and women as your partners and that you treat them as partners."

"Then, you have your customers and prospects. I wonder how many of us realize how very valuable a good customer really is. Do we treat our customers with the consideration and attention they deserve—for many a friendly customer will lead you to many a good prospect."

"Then, you have your place in the community. Are you interested in your local Community Chest, your church, the Boy Scouts and the many other fine organizations that make your community a better place to live in, and are you carrying your share of the responsibility?"

Stockholders as a "Public"

From customer relations, Dr. Johnson attacked the problem of stockholder relations. "While you men as individuals do not have stockholders," he said, "nevertheless, a time will probably come when you will need to obtain a loan or capital. The person you borrow from, in a way, should occupy the same position as the men who put up the money to finance a company. Now I believe that just as a corporation should send out frequent reports, so, too, should a man who borrows money from someone else acquaint that person at intervals with his progress and show his appreciation of the help given. Of course, all payments should be promptly taken care of and when the money is repaid in full, a special little note of appreciation should be forthcoming."

"I know of individuals who started out in life with the idea of just taking care of themselves and letting others shift for themselves. Then they developed a feeling for public relations through public service and it changed their whole careers."

Cleeton Gives Money Clip to Executive Committeemen

President Charles E. Cleeton of N.A.L.U. presented to each member of the executive committee a handsome silver money-clip of a unique type that locks the money into the clip, the latch handle being the recipient's initials.

Todd Is Breakfast Speaker

Thursday morning there was a breakfast for instructors in campus training courses, with John O. Todd, Northwestern Mutual, Chicago, as speaker.

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is represented in our new Home Office Building, 2124 Fourth Avenue, Seattle 1, Washington.



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JOIN—Support Your Local Life Underwriters Assn.

**"If I had
it to do
all over
again..."**

*By J. L. W.
Equitable Representative*

Jim and Mollie Williams invited me to their mortgage-burning party last week. Made me feel good to know I'd helped them find the key to happiness years before they thought they would.

I GUESS EVERYBODY pushing 50 sits and wonders what his life might have been like if he'd gone into some other kind of work. As for me, I'd still want to be an insurance man.

Enough money for your own family is one measure of success. But helping other people along the road of life is equally satisfying. I've been successful both ways. I've managed to make a good living for my family, but I'm just as happy over giving other families greater security and more peace of mind.

Take Jim and Mollie Williams. Years ago I showed them how they could finance a home of their own through the Equitable Society's Assured Home Ownership Plan — how it protected them

against the two greatest threats to home ownership — death and hard times. I've written a lot of those Home Ownership plans, and I'm proud that not one policy holder of mine has ever had a foreclosure on his or her home.

All in all, selling insurance is a mighty satisfying way of life. It's a job that protects all kinds of people from a lot of hard knocks. Gives kids good educations. Keeps families together. Helps old folks be independent and self-respecting.

If I had it to do all over again, I'd want to be an Equitable man. I'm proud of the respect that's come to me as a member of an honorable profession and as a representative of an institution as fine as The Equitable Society.



LISTEN TO "THIS IS YOUR FBI"...official crime-prevention broadcasts from the files of the Federal Bureau of Investigation...another public-service contribution to his community by The Equitable Society Representative.

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OF THE UNITED STATES**

THOMAS I. PARKINSON, President
393 Seventh Avenue, New York 1, N. Y.

Multiplicity of Committees Makes Attendance Problem

By HOWARD J. BURRIDGE

A number of observers who have attended the annual gatherings of the National association during recent years feel that some improvement could be made in the way in which the various committee meetings are held. It has become the custom for these to take place on Monday of the big convention week. The total number of such committee meetings is large and yet for several years the attendance at each of them has been small and even unrepresentative. A fairly important committee will attract only a small group.

Sometimes only two or three members of a particular committee will be on hand. The size of these meetings during recent years has

been so small as to make them unstimulating and often results in one or two who are present doing most of the talking.

Obviously a big reason for the small attendance is that so many of the committee meetings take place simultaneously. Perhaps six or eight may be scheduled for 10 a.m. and so those at the N.A.L.U. meeting must select a meeting in which they feel themselves to be the most interested and they cannot attend more than one meeting.

Some years ago these meetings were almost miniature N.A.L.U. sessions. Their audiences were larger, they brought out a cross-section of the membership, and a variety of speakers were heard. A

relatively small meeting, one that those who go to the annual meet-

Have Opposite Effect

But the committee meetings of the N.A.L.U. in recent years have been so small in many cases as to have exactly the opposite effect. It has resulted in the chairman having to carry the meeting on his back, so to speak. He has had to do most of the talking. He has had to explain the background and the committee's operations and objectives and some of the committee meetings have of necessity become a one-man show.

A fairly large percentage of

ings of the N.A.L.U. have arranged in recent years to arrive on Sunday. Many bring their wives and make something of an outing of it and by Monday there is quite a group on hand, ready to attend committee meetings or to get into whatever N.A.L.U. activities there may be. If there could be some rearrangement, some staggering of time at which these committee meetings are held, that in itself might result in a noticeable improvement in the attendance. Another thought is that related committees might meet so that he members could move from one gathering to another, carrying on the continuity of thought and bringing to the second meeting some of the developments occurring at the first. This arrangement was tried a year or so ago.

Hard-Working Chairmen

For the most part N.A.L.U. committee chairmen have been hard workers. They have been interested in what they have been doing, they have taken their jobs seriously, they have been painstaking and have shown a willingness to become immersed in de-

Congratulations

To the members of the National Association of Life Underwriters, on the occasion of their Sixty-third Annual Convention, for their continuing and effective efforts in advancing the standards and scope of life insurance sales and service.

EQUITABLE
Life Insurance Company
OF IOWA

Founded in 1867 in Des Moines



Howard V. Krick (left), Penn Mutual, New Haven, talks things over with a former New Englander, Immediate Past President John D. Moynahan, manager of Metropolitan Life at Chicago.

tail. After a year of such an assignment, it is discouraging to them to hold a meeting attended by only a handful and often unattended by a majority of the committee members.

These committee meetings have such promising possibilities and could do so much to acquaint so many with the variety of work the National association is doing that it seems important for those in charge of program arrangements to schedule these meetings so that they will not be held simultaneously and to make it clearer than it now seem to be that any and everyone is invited to all committee meetings that are held.

It is in these very committee meetings that the average member is able to get the "feel" of the association's work in a more particularized and gratifying way than can result from attendance at the larger sessions at which there are scheduled speakers and at which the program must be carried along in a much more formal way. The hard-working committee chairmen of the N.A.L.U. have a right to a better attendance at their annual meetings than they have been getting during the past few years.

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N.A.L.U.-L.U.T.C. LUNCHEON

Holcomb Tells of Joy He's Had in Association Work

By HERBERT M. HOLCOMB

For more than 20 years I have been a life underwriter. They tell me that when you stay in one profession for 20 years you either like it, or you are nuts.

I've liked my work every step of the way, every month of those 20 years.

When you really like doing something, then

it is easy to have fun doing it, and I've really had fun doing my work.

I have had the wonderful experience of being able to stand by men in their moments of mis-

Speaking at the N.A.L.U.-L.U.T.C. luncheon Tuesday, Herbert M. Holcomb, agent of United Fidelity Life at Dallas, talked on "The Fun I've Had," giving a vivid picture of what it has meant to him to be life agent for the past 20 years.

fortune and be able to remind them that the cash value of the life insurance I have sold them will give them sorely-needed respite and funds with which to face the future unafraid. Later, I've had the joyous experience of standing with these same men after they had won out again and had climbed to even greater heights than they had previously imagined possible.

Able to Offer Help

To me repeatedly has come the heart-warming experience of helping grief-stricken and confused widows and children to realize that in their moment of despair there was an answer, to help them know that the foresight and love of their husband and father was going to provide them with food, clothing and shelter.

Almost from the moment I entered this profession of life underwriting, I have been a member of my local association of life underwriters. I am proud of that. I'm even prouder that I've been a working member and for 12 of those years I have been neither an officer or a director of my local association of life underwriters. And, naturally, I'm proud that I can truthfully say that I have served on almost every committee of importance during my years in the association.

WINS HONORS

There is practically no honor that my association can bestow that has been denied me, and I honestly believe that I could ask my fellow association members for



H. M. Holcomb

almost anything that was reasonable and they would cheerfully do their level best to get it for me.

Naturally, I'm proud of these honors that have been bestowed

on me. I'm happy about them for two reasons. In the first place, just like any man, I'm happy when I've been successful in doing something that I like to do and I sincerely like association work in my chosen profession. And secondly, probably the happiest times of my business life, the times when I've had the most fun, have been those when I was busy with association work. There is something highly satisfying in pitching

in and working with other association members, working as a team, to accomplish something you know will be of benefit to your association and your profession.

Dallas Leaders

And there is something inspirational in working together with great leaders. We in the Dallas Assn. of Life Underwriters have been fortunate in having had some

(CONTINUED ON PAGE 32)

the need was there**Continental American's**

NEW
SPECIAL PREFERRED
POLICY

is filling it

The anticipated need was there—the need of the "better than average buyer" for a larger amount of permanent protection at the lowest possible premium.

How well the Special Preferred is filling this need is evidenced by the enthusiastic way it was received and promoted by our Field Force and by its unusual public acceptance.

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Because it is the lowest cost policy obtainable per \$1,000 effective protection on any permanent plan which accumulates full ordinary life cash values!

Here are the benefits:

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- 3 Fully paid-up at age 85
- 2 Guaranteed extra protection of 10% of face amount in first year—continuing into later years by use of unique dividend option
- 4 Accumulates full ordinary life cash values
- 5 Available with all supplemental benefits including family income provision

The new Special Preferred Policy is the result of Continental American's continuing search for better insurance—insurance that provides more protection for each premium dollar. It is typical of the quality tradition of Continental American which has characterized the Company since its founding, and which has resulted in many original ideas for better service to clients. Best known of these is the ORIGINAL Family Income Policy introduced by Continental American Life Insurance Company in 1930.

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Seminar Speaker Tells Advantages That Combination Agent Enjoys

William Cooper, an agent of Prudential at Manchester, Conn., in his talk at the National Sales Seminar, emphasized the romantic appeal of life insurance, especially

from the standpoint of the weekly debit man, stating that he sought to convey "my own feelings, my own ideas, opinions, and hopes, gained in my 15 years in life insurance, about this great and wonderful business of ours."

He has been a consistent leader in production ever since he joined Prudential. In 1951 he was a member of the President's Club and was one of the top five who wrote

"Think of it, practically a guaranteed immediate living wage, and a concrete promise of a good living for the rest of our insurance lives, regardless of length, if we but study, learn and pay attention to this share of the insurance business that is 'given' to us."

He asked whether there is any other form of selling that would permit him to call upon practically anyone of his present 466 families, day or night, and be invited in with the same degree of warmth that one extends to a close friend.

"It doesn't matter if the family I call upon is playing cards, reading, or watching television. I am asked into the home with a welcoming smile. If there is too much disturbance in the living room, I can suggest having the interview

\$500,000 or more of combined business for that year.

Mr. Cooper was speaking as a combination man, that is, an agent who handles weekly and monthly insurance as well as all types of ordinary policies.

"We combination men have, in my way of thinking, a definite advantage over most other men in the insurance industry," he said. "When we enter the field of life insurance as a career, we are given a thriving business. Imagine: A completely established business—stores, fixtures, merchandise, lights, front, and, most important of all, customers.

"Now, why can I do this, while the vacuum salesman, the refrigerator salesman or any other salesman can not? For one reason and for one reason only—I have proven myself to be their friend as well as their insurance man. I am there promise of present and future peace of mind because of the guaranteed financial security I offer them. In many ways, I am their hope and their refuge for the future, and this secure feeling was built up to its present status by me. I am their constant reminder of the great benefits and financial security offered by all the life insurance companies—and I prove this to them time and time again, under all conditions."

He said that those who have entered the life insurance business in the past few years are well aware of the vast changes that have taken place, when contrasted with conditions that existed in the business as short a time as 20 years ago. "How many agents of those days knew about programming insurance? The use of settlement options? The value of different clauses like the common dis-

in the dining room or kitchen, and the head of the family will sit there with me and give me his complete attention.

PROVED THEIR FRIEND

"Now, why can I do this, while the vacuum salesman, the refrigerator salesman or any other salesman can not? For one reason and for one reason only—I have proven myself to be their friend as well as their insurance man. I am there promise of present and future peace of mind because of the guaranteed financial security I offer them. In many ways, I am their hope and their refuge for the future, and this secure feeling was built up to its present status by me. I am their constant reminder of the great benefits and financial security offered by all the life insurance companies—and I prove this to them time and time again, under all conditions."

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aster and spendthrift provision? Few agents, years ago, attached importance to the explanation and inclusion of these various services. And why? Because they understood little of the importance of these clauses themselves. The majority of agents in those days had two pet policies which they learned about with a minimum of personal effort. These policies were 20-payment life, and the 20-year endowment for perhaps \$1,000 or \$2,000. And how these contracts confused the policyholder when the difference was thoroughly explained.

Especially handicapped because of a lack of knowledge to read &

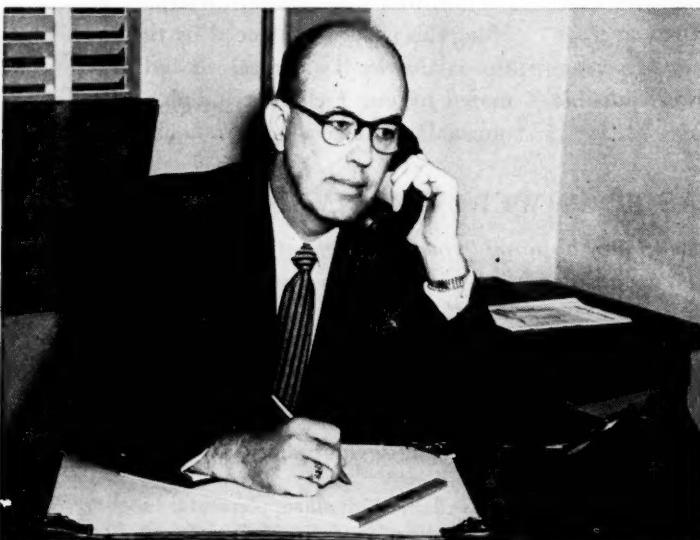
(CONTINUED ON PAGE 34)



William Cooper



From the other side of the continent: W. Thomas Craig, Aetna Life, national committeeman from Los Angeles, and Joseph Charleville, managing director of the Los Angeles association and executive secretary of the Los Angeles Life Managers Assn.



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Rayburn H. Carrell, Capitol Life Agency Manager
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Three Essentials Given for Successful Underwriting

By W. W. SMITH

Being raised on the farm, I acquired the habit of getting up early. I worked long hours for little pay, but I learned some good lessons that have stuck with me through life, and one of them is that there is always a certain amount of hard work to do on any job—no matter what the job may be.

After staying on the farm until I was about 18 years old, we moved to town. You have heard it said, a man works the first 30 years of his life trying to get out of the country, and spends the rest of it trying to save enough money to get back. After I had been in town for some time I had great ambitions to move out in the world of business. I even told my mother I would like to grow up and be President some day.

Working at several jobs and not making a success at any of them, I decided if I was going to have anything to live on in later years I had better be looking around for

W. W. Smith, a noted humorist as well as a Metropolitan Life agent at Rutherfordton, N. C., has been a salesman for 25 years and a life man for eight. He has made his company's honor club or President's Club every year since he joined Metropolitan in 1944.

something that did not have too much work and a lot of pay; and I came to the conclusion that the insurance business was what I needed.

THREE MUSTS

My subject for today is three essentials of successful underwriting, and I want to say that I have found in my eight years of insurance business that all insurance men aren't successful. I have tried to study the successful man—like you men here today, and just see what makes you click year after year; men who always repeat and make the money, and in making this survey I have simmered down all of the good points and have chosen three that I think are essential if any man is going to have a successful career in underwriting.

These three essentials are all that I think of in successful underwriting, and if I don't get the others, I must have these three if I make the goal I have set.

The first essential—the one I place at the top of my list—is

inspiration. This is your mental attitude, your outlook on life and your job. This has everything to do with the kind of service you give, the business you sell, and the company you work for. You must be sold on your job and the product you are selling before you can sell it to the public.

Always See Good

You have seen agents that always talk down instead of up; always talk little instead of big.

Where do I get a lot of my inspiration? I put my manager at the top. The company trains the men they put over us, and they are ready and willing at all times to help me in my work, and show me how to work my debit and make

(CONTINUED ON PAGE 30)



Trio from the midwest at Atlantic City: George C. Treadway, New York Life, Peoria; Chester T. Wardwell, Connecticut Mutual, Peoria, and Newell Day, Equitable of Iowa, Davenport.

The Man Who Wasn't There —



He spent a quiet evening at home with his family —

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L.I.A.M.A Magazine Awards Presented to Bethea, Treiman

Osborne Bethea, manager for Prudential at New York City, treasurer of N.A.L.U., was named winner of L.I.A.M.A.'s 1951-1952 Manager's Magazine prize-winning article award, it was announced at the N.A.L.U. annual meeting at Atlantic City. The award is presented annually to the author of the outstanding article published during the year in Manager's Magazine.

William Treiman, district manager for Sun Life of Maryland at Philadelphia, received the annual district management award for writing the best article to appear in the magazine during 1951-52.

Presentation of both awards, inscribed desk clocks, was made by Charles J. Zimmerman, managing director of L.I.A.M.A., at the luncheon session of General Agents & Managers Conference. Reprints of the articles were distributed to those present.

The Bethea article, entitled "Take a Look at Any Good Agency," appeared in the January issue and discussed the basic factors that are characteristic of agency management in all good agencies.

Mr. Bethea started his career some 30 years ago when he became a home office group representative for Aetna Life, later being advanced to assistant general agent.

Joining Sun Life at Cleveland as a canvasser in 1932, Mr. Treiman took a debit later that year. He became special assistant manager,

then staff assistant before being promoted in 1937 to manager of the Philadelphia No. 4 office. He is a graduate of the L.I.A.M.A. school in agency management.

In 1929 he joined the educational department staff of Penn Mutual at Philadelphia and the following year was named assistant to the agency vice-president. In 1932 he returned to field work as general agent of Penn Mutual at Cleveland. He transferred to New York two years later and represented the company there for 17 years. In 1951 he joined Prudential as head of the Murray Hill agency and on Oct. 1 will represent Prudential in a new capacity as head of the newly-created Newark agency, Osborne Bethea & Associates.

Active in Organizations

Mr. Bethea is a past president of Life Managers Assn. of Greater New York and of the Penn Mutual General Agents' Assn. He is a former chairman of the General Agents & Managers Conference.

Entitled "Get Out in the Field with Them," the Treiman article appeared in the October, 1951, issue. Its theme was that the best way to get an objective view of how well new agents are doing is to go out into the field with them periodically.

Joining Sun Life at Cleveland as a canvasser in 1932, Mr. Treiman took a debit later that year. He became special assistant manager,

then staff assistant before being promoted in 1937 to manager of the Philadelphia No. 4 office. He is a graduate of the L.I.A.M.A. school in agency management.

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Grass Roots Activity on State Legislation Needed

At the meeting of the committee on state law and legislation the unanimous conviction was developed that there needs to be a so-called grass roots type of operation in each of the 48 states in order to deal with state legislatures effectively and realistically. Many of those who advocated this idea said that in perhaps a majority of states the producing agent, the man on the firing line, is likely to know more state senators and representatives than are the general agents and managers.

In the states where legislative activities to protect the life companies have been carried on in the most satisfactory way, there has always been a large scale cooperation of what in large cities is referred to as the street agent.

Howard C. Ries, Everett, Wash., said that the field man is the one to exert the influence with the individual state legislators.

Must Educate Politicians

Frank H. Devitt, Capitol Life, Denver, said that there must be an intelligent understanding by the individuals in the legislature of a state and that it really amounts to a job of educating the state politicians.

Elbridge P. Bragdon, Minnesota Mutual, Harrisburg, Pa., said: "Our strength in Pennsylvania is in our grass roots organizations. The agents themselves feel they are part of the legislative movement in our state and that is why they are active in it."

Robert K. Zimmer, Columbus, O., advised taking the new members of the legislature to dinner. His point was that life insurance men could in this way get acquainted with individual members of the legislature, get on a working basis with them and know how to deal with them whenever life insurance legislation might arise.

Reno Presides at Session

Robert R. Reno, Jr., Equitable Society, Chicago, presided as chairman, flanked by Carlyle M. Dunaway, N. A. L. U. counsel. Mr. Reno said that there will be 44 state legislatures in session in 1952. He predicted that a number of cash sickness bills will be introduced in these states. He recalled that four states now have compulsory cash sickness laws and that a cash sickness bill was defeated in Washington last year by a narrow margin. Mr. Reno explained that he had received replies from 26 states giving a report of the progress of their legislative committees and an outline of the activities to be carried on during the year ahead.

Several suggested that because reports from only 26 states had been received some way should be devised to make certain that re-

ports would come in from a larger number. One proposal was that the request for a state legislative report be sent to the newly elected president of the state association, the point being that the newly elected state association president is usually interested and active and could exert some influence with his state law and legislation committee.

Henry Stout, John Hancock, Dayton, O., gave his opinion that the state law and legislative committee chairman should be permanent so that his experience could be available from year to year and so that there would be a continuity and a background that is not possible when a new state law and legislative chairman is elected each year.

Oren D. Pritchard, Union Central, Indianapolis, proposed and finally offered as a resolution the plan that the National Association's General Agents & Managers Conference should take on as a project the promoting and financing of state law and legislative committees, lending every possible aid, inducing the commission agent to become active and helpful and bringing about a more effective result because of its additional activity.

Mr. Pritchard's suggestion and resolution was to the effect that the General Agents & Managers Conference spearhead the move-

ment to interest the producing agent, his idea being that the organization could work closely with local and state associations without in any way attempting to supersede them.

Arouse Agent's Interest

Mr. Pritchard's motion was productive of some lively comment, most of which was clearly to the effect that where an individual state law and legislative committee was failing down in its work, it was primarily due to the fact that the average producing agent was not drawn unto the plan, was not being used or relied upon in any way, and that what was needed was an operating arrangement that would elicit the producing agent's support and interest. After fairly extensive discussion Mr. Pritchard's motion failed to pass by a five to four vote.

Mr. Pritchard found himself facing an interested audience when he described the close cooperation that exists between the Indiana state association and Indiana Assn. of Legal Reserve Life Companies. He said no legislation is ever proposed unless both organizations are unanimously behind it and he remarked that his observation has been that in other states where there is an association of legal reserve life companies the cooperation is fully effective.

Fete Jul Baumann

Jul Baumann of Houston, a past president of N. A. L. U., was feted at a birthday party Saturday evening by a large group of his friends.

FIELD PRACTICES GROUP

Term Replacement, Mass Coverages Discussion Topics

Attendance was low, but interest was high at the meeting of the committee on field practices of which Stanley C. Collins, Metropolitan, Buffalo, is chairman. Two other committee members were on hand, they being E. C. Schroder, New York Life, Appleton, Wis., and W. Merle Smith, Mutual Life, Buffalo. Lawrence W. Jackson, associate director of field service of N.A.L.U., was contact man.

The report of the committee dealt with replacement of existing term insurance; mass coverage and mass selling; bank financed plans; non-sales personnel and mortgage tie-in sales.

The topic that evoked the most interest and comment was the replacement of existing term life insurance. In recent years there has been considerable discussion of the uses and needs of term coverage and the attitude to be adopted toward it by ethical life agents. During the committee discussions it was stated that there are still many that say that term insurance is no more than an option on regular life insurance.

Has Its Place and Use

W. Merle Smith said everyone should recognize that a large volume of term business is being written and that this kind of protection has its definite place and use. He said that in some cases it

(CONTINUED ON PAGE 31)



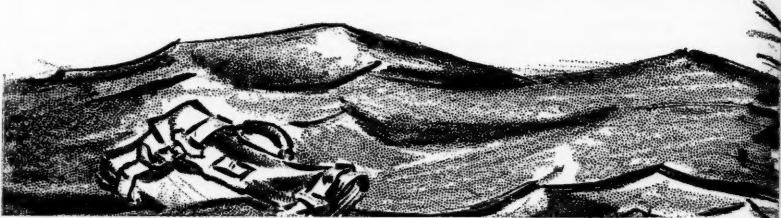
Some of the members of the committee on compensation look over their report: Mitchell M. Rosser, Phoenix Mutual, Boston, candidate for N.A.L.U. trustee; Spencer L. McCarty, committee chairman, executive secretary of the New York State association and agent of Provident Mutual at Albany; B. N. Woodson, managing director of N.A.L.U.; and A. J. Johannsen, Northwestern Mutual, New York City.



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Morale Building Is Simple Process but Most Exacting One

E. L. Reiley Calls It One of Most Important Functions of Agency Head

By EDWARD L. REILEY

Building morale is one of the most important functions and yet one of the most elusive which the general agent or manager is called upon to perform. In speaking to you on this subject this morning I am fully aware of my inability to cope with it adequately. I claim no distinction in this field. Most of you are familiar with the L.I.A.M.A. study which was made



E. L. Reiley a few years ago and which resulted in publishing the four well known booklets on the subject of morale. I can hope to add but little to their findings

but I am willing and glad to present my views to you in the same spirit that a physician may present a theory regarding the treatment of an unconquered disease. In this discussion you will find that principles are amplified rather than methods.

What is morale? The L.I.A.M.A. study says, "A person's morale with respect to his job consists of his mental attitude toward all features of his work and toward all the people with whom he

E. L. Reiley is general agent of Mutual Benefit Life at Philadelphia. He was formerly for many years with Penn Mutual, both as a general agent and at the home office.

He spoke at the Managers' Conference Thursday.

works." This definition connotes or implies a sense of satisfaction with his work, with his working conditions and with his working associates. I believe it prevails in the minds of most people.

Winston's dictionary defines morale as "mental state, especially as regards zeal, determination, hope, devotion and the like, which may make a man or body of men capable of endurance and of persevering with courage in the presence of fatigue, discouragement, etc." This definition implies not only the "satisfaction" indicated by the former, but also a driving

power which may be produced by motivation.

I propose to discuss morale on the basis of the first of these definitions and then add a few thoughts on motivation to cover the second.

Morale building is really a simple process, but a most exacting one. It consists of applying human, Christian principles to common-sense business operations. It is not the process which is difficult but its execution. It is somewhat in the category of the forward pass. When you plan it on paper or on the blackboard each man is assigned a specific function and the process is quite simple and logical. But when you try to execute it, human weaknesses and failures step into the picture as well as the

opposing eleven, and the effort is frequently unsuccessful.

Overcome Opposition

So it is with our execution. Thoughtlessness, compromise with principles, negligence and human weakness are the common errors which we commit and constitute the opposition force. If we can overcome these human frailties we will most likely be able to score.

Let us be specific. I shall enumerate ten elements closely associated to morale building, which if carried out would certainly bring gratifying results. I predict that each one of you will readily acknowledge his own ability in each of these ten fields, but I

(CONTINUED ON PAGE 37)



Three past presidents of N.A.L.U. at the reception and dinner given by Occidental Life of California in honor of President Charles E. Cleeton, Occidental's general agent at Los Angeles; Graham Wells, United States Life, New York City; William H. Andrews, manager of the home office agency of Jefferson Standard, and Ernest J. Clark, who for many years was general agent of John Hancock at Baltimore before his retirement.

Greetings

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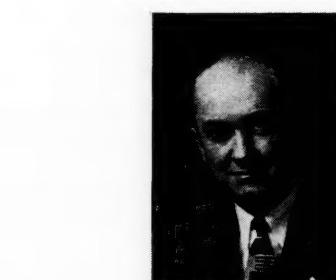
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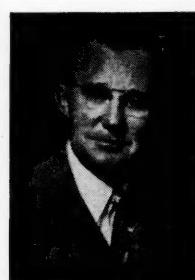
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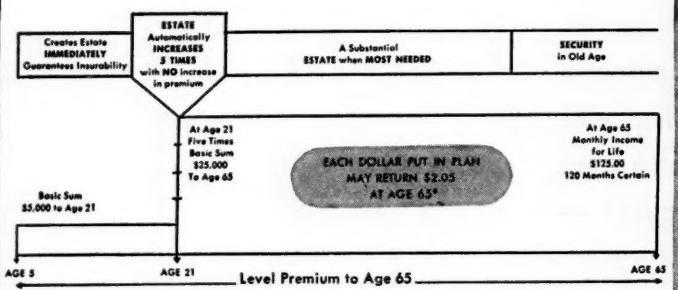


Illustration — Five units — based on Age 5 Male
Annual Premium \$266.75

Guaranteed Cash Value at Age 65	\$20,300.00
Dividend* Accumulations at Age 65	12,454.25
Total	\$32,754.25
Total Premiums to Age 65	16,005.00
Excess Over Cost	\$16,749.25

*The dividends in this illustration are neither estimated nor guaranteed, but are computed on the same basis as the scale of dividends in effect on the date of this illustration (July 1, 1951 Basis). Similarly, the interest rate assumed is that currently allowed on such accumulations.

Builds Clientele by Effective Use of the Audit

Stresses Professional Approach for Prestige and Self Confidence

By R. BRADDOCK DINSMORE

I learned my audit while a member of a large agency in New York where everybody used the audit. It completely changed my sales methods. I have been using it ever since in practically every interview and feel that it is directly responsible for almost all of my sales. It is my feeling that even men who use the audit are only willing to go to the time, expense, and trouble of producing one for the type of client who buys a large policy. My average sale is only approximately \$10,000 but there is



R. B. Dinsmore

applied much more profitably in the field than in the office.

Some years ago, upon securing an interview, I would try to arouse the prospect's attention and interest by asking questions in a different manner than usual, such as, "Do you know what percentage of income payable to your wife is exempt from income tax? Do you know the pension power of your policies? Are you needlessly paying more for your insurance than necessary? Are your policies free from the claim of your wife's creditors when she receives the proceeds?" If I asked whether he had a will and the answer was "No," I said, "Oh yes you do, the state of New Jersey writes a rather inadequate one for you." Anything to get hold of the policies so that I could report on the situation and propose a more complete plan.

Today, I take with me a sample audit of my work and go over it briefly with the prospect. It's a real one of a man who in 1930 had four policies totaling \$21,000 in four different companies, all of which had been bought as a single man for investment. He was married, had three young children, and was on a good pension system. In case of death, he wanted to have \$5,000 for a mortgage; \$200 monthly to wife or children for 20 years; \$100 monthly to wife for life thereafter; and a small educational fund for each child. Knowing his salary, I realized that he could not afford much additional premium, if any. Investment policies had to be changed to ordinary life; all premiums payable annually instead of quarterly, so that he was still paying four times a year, but saving about \$20 annually; and new insurance of about \$40,000 purchased with the cash returnable and reduction of premiums. He then had a balanced program, adequate protection and adequate retirement.

KEPT UP-TO-DATE

I then show how the plan has been kept up-to-date for changing conditions. First, the mortgage was eliminated and that money used to increase the life income. Then one child completed education and that money was used for the same purpose. Now all the children are through college, the wife is 20 years older, his annuity fund is worth \$16,000 instead of nothing; a 20 year deferred survivorship annuity is no longer necessary and his wife has a much larger life income than before. Most of the insurance has been "stretched" almost 50% by use of the life income rate in old policies, and he has been shown that at retirement he can use the cash value of ordinary life policies to produce a life income for himself at the favorable rates contained in the settlement options when the policies were issued.

After showing these features of the plan, I ask the prospect if any-

body has for him an audit it is very say "Yes" I then type of policies Here I've more in the better

In sec... reasonal... ferring ... the pros... or ans... definit... policy; the com... insuranc... inherita... from hi... more int... tirement.

In the mist... tions fo... provisio... enable h... to purc... rates co... options, pan... be add... very go... company di... 1937 an... giving t... issued the ins... ages 55... the 193... than th... rider ca... policy.

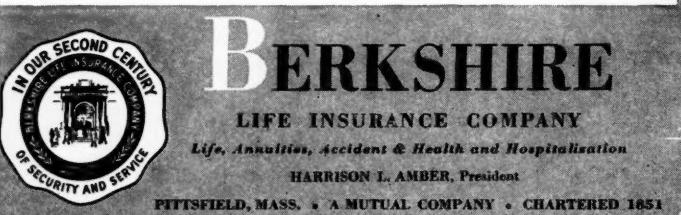
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body has ever done a job like this for him; and, even if he has had an audit or some other plan done, it is very seldom that he doesn't say "Yes, but not as thoroughly." I then tell him that to do the same type of job for him I need the policies and a lot of information. Here I want to emphasize that the more information you can secure, the better off you will be.

In securing the facts, I try to be reasonable as to the amount, preferring to build for the future; let the prospect do most of the talking or answering of questions; try definitely to sell myself and not a policy; make sure that I include the company pension plan or group insurance, if any; ask about future inheritance; and try to find out from his reactions whether he is more interested in protection or retirement.

In the second interview, I show the mistakes and my recommendations for correcting them. If the provision isn't in the policies which enable him to apply the cash value to purchase a life income at the rates contained in the settlement options, I write to the various companies requesting that this feature be added. Usually, the rates are very good. For instance, one company didn't have this feature until 1937 and at that time added a rider giving the privilege on all policies issued before that date, provided the insured made the election at ages 55, 60, or 65. As you know, the 1937 rates were much better than those of today and yet this rider can be attached to any old policy.

I also carefully point out the extended term insurance option in the non-forfeiture provisions, showing how the prospect can make an adverse selection against the company in case of ill health.

Made Favorable Impression

These little services make a very favorable impression. Whether he buys or not, there is always some service to be done. I write letters to the various companies, have him sign the necessary forms, mail them to the companies with the policies, and do all the work trying to leave no loop-hole for the competing agent to criticize my work. My only price is his good will.

If a person buys, I turn out the audit after everything is completed and go over it carefully with him, as I want to be sure he understands everything.

What does my audit contain? First of all, it is a fine black leather book with the client's name in gold on the front. Everybody likes to see his own name, especially in gold, and many a person involuntarily says, "Oh, how nice, even my name on it!" before I have opened the cover. This definitely makes a good impression.

The first page is called "Information of Importance to My Executors," and has headings where his will can be found; where his

life insurance policies and other valuables are kept; who is his lawyer; where does he bank; etc. I explain that this page is just for convenience, and that it is amazing how many men use it. I am just giving something for nothing, which I don't have to do. This makes a good impression, also.

There is a page showing his social security and the entire situation of life insurance, plus social security.

SUMMARY PAGE

A summary page is very valuable. The main feature is that it shows gross premiums, dividends, net outlay, for individual policies; but they are all totaled. Cash values are shown for the next five years, also totaled; and the yearly increase in cash value is shown. Therefore, I am able to point out to a man that for \$1,000 gross premium, dividends are \$300; net out-

lay \$700; increase in cash value \$550—actual cost of insurance only \$150. This is very effective because most audits show these values on different pages and it is difficult for the client to see the entire situation.

There is an individual page for each policy, the main purpose of which is to condense the beneficiary clause to a few understandable sentences so that both insured and beneficiary can easily grasp the situation. This is a big feature because if the beneficiary understands what is going on, she is a powerful ally.

Asks for One Name

After I have a client or a person whom I have serviced, I ask him if he would mind giving me the name of just one person whom he knows well and thinks might profit from my service. I always ask for the name of someone who has a good position, probably some insurance, and problems. I then find

out all I can about the new lead before contacting him.

The audit helps to eliminate competition. When one of my clients shows another agent the work I have done for him, the rival usually decides it isn't worth his while to buck competition like that. I know this has happened many times. However, I would like to point out that no matter how impressive-looking any audit may be, it is possible that it contains bad mistakes.

The advantages of the audit are many, such as: enabling you to get at the root of the prospect's problem; secure his undivided attention; and using visual aid. However, the real advantage to me is that it builds terrific prestige. The prospect feels that you are serving him in a professional manner; you secure his full confidence in helping to solve his financial problems; and he is usually willing to recommend you to friends and business associates.

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- Assets over \$132,000,000 — financial stability second to none.
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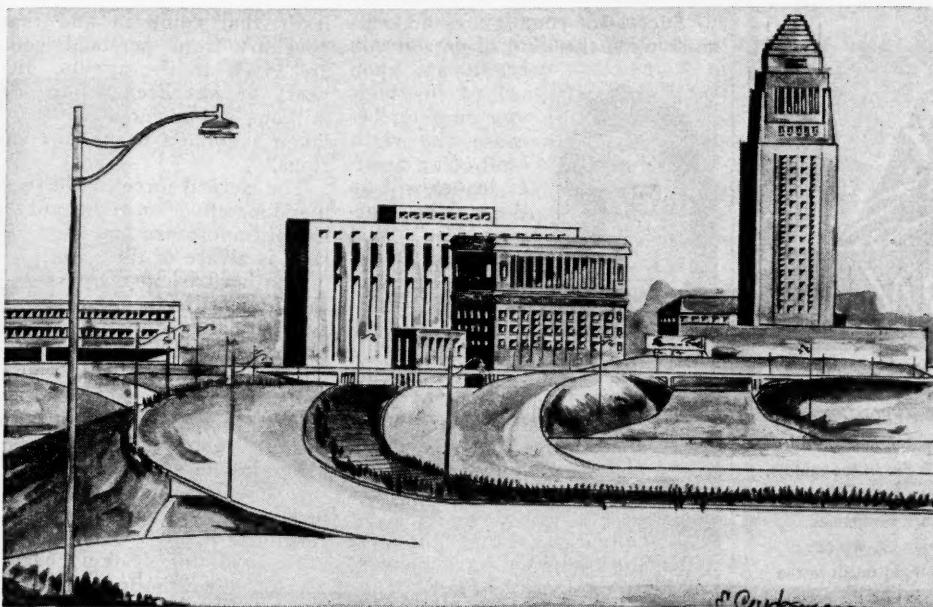
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Being among the top 10% of insurance companies gives us the important advantages of bigness. We have safety, security, and we can afford top-flight talent in the home office. Yet we're small enough to retain the personal touch in our dealings with field men and policyholders. We're old enough to have experience and young enough to be enthusiastic.

American United is big enough to be big and small enough to be small . . . we have ambitions to grow, but only if the growth is slow and sound. This attitude reflects itself all the way through our organization . . . we're relaxed . . . and we find it gets us more business—without giving us ulcers. Is it any wonder we're satisfied with our size?



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leads that come in and that he develops from personal contacts are given to the agents. In five years he has been in on several millions of business but has not taken a dollar's worth of commissions.

The clerical force can have a tremendous effect on the agent's feeling of importance and the Dolwick staff is aware of this.

Another basic principle is to give each agent a feeling of security and permanence. Mr. Dolwick encourages joint field work. It not only produces excellent results but knits the agency more closely together. A good portion of business comes from young agents who bring in the senior agents on the case or the senior agent bringing in another who is a specialist in a certain field.

He said this system "beats the classroom all hollow" and instils mutual respect and appreciation. Mr. Dolwick employs no supervisor or assistant, supervision being to a large extent accomplished by fostering this joint field work.

Maintain Sales Atmosphere

Mr. Dolwick tries to keep his agents in a sales atmosphere constantly. Occasionally the agency has joint meetings with other sales groups. He takes several of his men to meetings of the sales executives club. Agents belong to the Life Underwriters & Trust Officers Council.

In the all important field of holding the agents' respect and enthusiastic loyalty, Mr. Dolwick said that it is good to ask oneself periodically, are we available when an agent wants to see us? Do we go to his office as often as he comes to ours? Are we close to our men and their problems? Do we follow their family experiences as carefully as we should? Are we just as cordial and just as interested in the man in a slump as in the agency's current leader?

Maintain Interest in Agent

Are we genuinely interested in our agent aside from the premium volume he submits? For example, the agency has several men who are getting along in years and write a very modest volume but "they are just as important to our general progress as some of the volume leaders."

The Dolwick agency lays great stress on the attitude of its agents, it being Mr. Dolwick's feeling that successful individuals owe their inspiration and most of their success to their attitude, their point of view.

"It has always seemed to me that the road to profit and happiness for each and every one of us is that of compelling ourselves to keep our thinking on a high positive plane," he said.

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E. C. Ebersol, Wis. Assn. Chieft, Joins Central Standard

E. C. Ebersol, president of Wisconsin Assn. of Life Underwriters, has been appointed special consultant in agency planning for Central Standard Life.

Mr. Ebersol started in insurance in 1921 with the E. L. Carson agency of Equitable Society at Milwaukee. He was successively assistant manager, district manager, and acting manager of the Carson agency. Since 1948 he has been assistant general agent at Milwaukee for Lincoln National Life.

For many years Mr. Ebersol has been a leading figure in association affairs in Milwaukee. He is immediate past-president of the Milwaukee association and also is a director of A. & H. Underwriters Assn. of Milwaukee.

Mr. Ebersol will assume his new duties on his return from the N.A.L.U. Atlantic City meeting.



E. C. EBERSOL

At the meeting of the special group insurance committee: Chairman David B. Fluegelman, Northwestern Mutual, New York City, and B. N. Woodson, N.A.L.U. managing director.



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There ARE opportunities with this good growing company. Our regional supervisors agree there is a real opportunity for EXPANSION with us.



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office.

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among MILLIONS

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R. EARL DENMAN, Cincinnati, Ohio:

Life and Qualifying Member M.D.R.T.; Vice President Pacific Mutual Big Tree Club; National Production Champion 1932, 1937, 1940, 1942, 1945, 1946, 1949, 1950, 1951.

ROBERT A. BROWN, Los Angeles, California:

Life Member and Past Chairman M.D.R.T.; Pacific Mutual National Production Champion 1925, 1926, 1929, 1930, 1931, 1936.

ABRAM L. GELLER, Houston, Texas:

Life Member M.D.R.T.; Pacific Mutual National Production Champion 1934, 1943.

EUGENE I. RAPPAPORT, C.L.U., Chicago, Illinois:

General Agent; Life Member M.D.R.T.

E. WALTER ALBACHEN, Detroit, Michigan:

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HOWARD D. FONZ, *Brokerage Manager*

Smith Discusses Three Essentials

(CONTINUED FROM PAGE 10)

more money. It is the pattern of management and top leaders of my company, and of other companies that fire me to greater things.

No. 2 that I place on my list is information. You may call it education. I did not have the educational advantages the young people have today, but in our business any man willing to study and be taught can keep abreast of times.

I heard one of the best authorities on insurance make a startling statement. He said that in 10 years from now one-half of the insurance sold in this country would be sold by men that are not yet in the field. That shows how the trend is and the degree of aid men must have to cope with the trade. When we in the life insurance business get too old to be taught or to learn, we are dead and don't know it.

After we have all the needed information, and our inspiration, there is one more and last essential. I call it determination, hard work. I find the only reason I do not produce is when I don't work. This week you have all heard and talked about some real ideas for doing your job better, and if you are like me you sat back and said, "Fine, dandy, I will try that." And what happens? Nothing, absolutely nothing. You have heard that knowledge is power. It becomes power only when and if it is organized into a plan of action. In working a debit I find work to do that is a real pleasure, and all the pleasure I get from my business is not from a monetary standpoint.

in working a debit of \$400 weekly, \$1,600 monthly, and about \$1 million ordinary; it is no child's play to make the President's Club.

We do not have a great number of folks that have money in a town of 3,500 people, so I knew I was going to have to write a lot of small applications. The results were: from September to December I wrote as much business as I had written all the year.

Stanley Explains Operation of NALU A. & H. Committee

How the formation of an organization among the state associations to coordinate the efforts of the A. & H. committee of N. A. L. U. is proceeding was explained by L. M. Stanley, Monarch Life, New Britain, Conn., chairman of the subcommittee on associations of the A. & H. committee, speaking at the committee's meeting Monday.

Organization was handled by dividing the country into five areas with a chairman for each, these area chairmen working with state chairmen, who are in the process of being appointed. Thus, said Mr. Stanley, an organization would be formed which would act in funneling information to and from the N. A. L. U. A. & H. committee and would also be in a position to see to it that educational programs on A. & H. were made available to the local associations through the state sales congresses, forums, caravans, etc., and would be able to take up with the A. & H. committee any suggestions that might be offered. State chairmen have been appointed in New Hampshire, Massachusetts, Connecticut, North Carolina, Georgia, Florida, North Dakota, Idaho, California, Utah, Colorado, New Mexico, Oklahoma, Arkansas, Mississippi, Louisiana, Alabama, Kansas and Texas.

President's Club

Speaking of these working essentials, I have made the honor club six years in a row. In September, 1949, my manager called me on the carpet and said, "I want you to do something for me and something for you that will work wonders. You know the reason a great many people do not recognize an opportunity when they meet it, is that it usually goes around in overalls, looking like hard work. I want you to go to the President's Club." You know

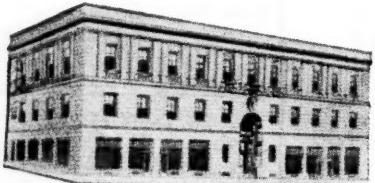
Cases of Unethical Treatment

Mr. Stanley said that in the last year there have been several instances that have demonstrated the harm that can be done both to the life and the A. & H. business by the unethical treatment of policyholders. Each of these was reported to the insurance commissioners of the states where they occurred with results "disastrous to say the least, for both the companies and the agent involved."

Immediate Past President John D. Moynahan explained that the N. A. L. U. trustees passed over the idea of making the special A. & H. committee a standing committee because the board felt that in view of the succession of by-laws changes in recent years no more should be made this year, and it seemed incongruous to open up the matter just for one committee.

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Talk Term Replacement, Mass Selling

(CONTINUED FROM PAGE 15)

is the only thing for the client to buy. At the field practices committee meeting there was no criticism of the sale of term insurance as such. Instead the comment was all on the question of what to do about replacing term, the kind of advice to give the policyholder regarding his term coverage and the importance of a full explanation of existing term insurance in any program outlined.

Until now the National association has never taken a firm, clear-cut position regarding the replacement of existing term insurance and Mr. Collins included in his report a statement representing the association's position to be offered for adoption. He explained that in reality it does no more than to put the National association in line with the existing laws of the various states regarding twisting and misrepresentation.

Give Public Right Advice

All of those that spoke at the committee meeting, including John S. Stein, American National, Birmingham, Ala., agreed that the public is entitled to service and advice regarding term insurance and that all of the facts regarding term should be given, including the provisions of the family income rider and all other term riders; information regarding the right to convert without medical examination, and the carry-over of dividends.

When mass coverage and mass selling was being discussed, Chairman Collins remarked that in New York state during the year the former limitation of \$20,000 on group was removed and he said that the New York state association has been trying to devise a formula that will provide that above a certain minimum amount group coverage will be related to permanent insurance. A study of this possibility will be continued.

Abuses of Real Purpose

The discussion on mass coverage and mass selling were concerned principally with what were referred to as abuses of the real purpose of group coverage. For instance the officer of a bank will sometimes obtain a license to write bank group creditor insurance. Group dependency coverage of one kind or another is growing rapidly. This is usually of the type that includes the entire family, uncles, aunts, and a long list of relatives. It was observed that two veterans' organizations are advertising such coverage, which is wide-open and all inclusive. There is a definite tendency in the writing of group cases toward such a liberalization of coverage and those who spoke all said that a valid employee and employer relationship should be the basis of any group contract written.

The discussion on bank financed plans was brief although during it reference was made to the fact that these schemes have caused a considerable stir in California and Hawaii.

Non-Sales Personnel

Discussion of non-sales personnel was limited to the unanimous opinion that all in this classification should not be licensed.

E. C. Schroder said one company operating in Wisconsin is selling life insurance with a mortgage tie-in and insisting that ordinary life or any other higher premium type of policy, new life insurance, be issued in the amount of the mortgage and that this particular company will not grant a mortgage if the applicant is uninsurable.



President Charles E. Cleeton flanked by two of his hosts at the reception and dinner in his honor Monday evening: William B. Stannard (left), agency vice-president of Occidental Life of California, and Horace Brower, Occidental's president.

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Finds Joy in Association Work

(CONTINUED FROM PAGE 9)

great leaders, men who sincerely believed in the high purposes and worthwhile goals of the association and who were able to inspire others to work toward those same goals. Two of our association members have served with distinction as president of the National Assn. of Life Underwriters. Others have been capable leaders of the Texas association. All were endowed with the same conviction—that the life underwriters' association should and would always be a power for good.

But there is one phase of association work that has meant more to me, has given me more pleasure and from which I've had more fun than any other. That is the pleasure I've received from being closely allied with the younger men in our association.

I have almost the pride of a father in many of these young men, unafraid of the future, determined to reach their chosen goals in life, and afire with zeal to carry the successful work of our local association on to greater heights of accomplishment.

These young men are eagerly studying the leadership training program and are heart-warmingly enthusiastic about entering into a plan of advancement, advancement which will not fail to bring our association and the profession of life underwriting to a much higher level of public regard in our community.

And there are many other pleasures I've found in my more than twenty years as a life underwriter. There is the genuine pleasure we all feel when we realize that the N.A.L.U. (C.L.U. and L.U.T.C.) courses have resulted in so raising the general level of our professional skill that our members are accepted, unquestioned, by our buying public as experts with whom it not only is safe, but is wise, to counsel.

Protect and Benefit

There is satisfaction, too, in knowing that local and state association work means participation in the enactment of legislation

that protects and benefits the insurance-buying public.

There is still another pleasure I find in working in our local association of life underwriters—the pleasure of knowing that our association is helping to develop a most healthy community relationship between the field underwriter, the agency manager and the home office official.

In our town today there are 50



On hand from L.I.A.M.A. headquarters: Laurence Morrison, research consultant, and Donald E. Lynch, assistant director of institutional relations.

home office companies, more than in any other city in the nation. There is developing in our city a relationship between life underwriters in various capacities that I like to call "partnership unlimited."

When we have the concerted efforts of all members of this group working in the same direction—for the betterment of the life underwriting profession—there is absolutely no ceiling or limit—to what we can accomplish.

Frank Mosley Is on Hand

"Uncle" Frank Mosley, Beneficial Life, Salt Lake City, was on hand despite earlier fears that his health would not permit him to make the trip. He started attending N.A.L.U. meetings in 1911 and has missed only two annual gatherings in the last 20 years. He is national committeeman from Salt Lake City and is now serving his sixth three-year term.



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CONGRATULATIONS

To The N. A. L. U.

On Its Accomplishments of the Past Year.

The Philadelphia Life extends warm greetings to all N.A.L.U. Conventioners and points with pleasure to the achievements of the Association during the year just past.

PHILADELPHIA LIFE
INSURANCE COMPANY

Conquer Fear, Inexperience, O'Laverty Urges at Seminar

By GLEN R. O'LAVERTY

Since I am not an orator, a public speaker or a writer of fine phrases, as you shall see, I come before you as a “seller.”

As “sellers” of insurance, we realize that there is nothing new under the sun. Any thoughts I may think about insurance have been thought of by my predecessors in the insurance fraternity. The underlying principles of salesmanship have not changed. However, everything is in process, nothing is static! The only change lies in the manner of applying the basic prin-



G. R. O'Laverty

Addressing the national sales seminar, Glen R. O'Laverty, Business Men's Assurance, Bluffton, Ind., went back to fundamentals to give his hearers an inspiring concept of “What Are You Selling?”

ples. The way things were said a decade ago is not the way we are saying them today. So I am not attempting to give any new fundamental processes for selling insurance but only to clothe the same old underlying principles in terms of today.

Nor do I wish to discuss with you the many so-called “tricks” of getting an interview such as getting your foot in the door, presenting your proposition, slipping the pencil in the prospect’s hand. These subjects have been thoroughly discussed by the experts.

After considerable thought, the question “just what are you selling?” persisted. What is an insurance salesman selling?

What the Product Is

We insurance sellers know or are supposed to know all the aforementioned tricks of selling. But let us go a little deeper and consider what this product we are selling really is. Are we selling something that many say is abstract and not a concrete product, or is our product actually concrete? To me, securing my future and providing an income for my family in event of my death, and providing for the education of my children, is very concrete.

If you will pardon a personal reference, I will reminisce a bit. At the age of three years, I was left an orphan. Due to the failure of some “seller” of insurance there was no money for the care and education of my three sisters, my brother and myself. Consequently, the next decade found me in orphan homes over the state of

Indiana. The terrible experiences suffered due to bad conditions in these so-called homes, the yearning for a real home with some one who really cared for me, was so intense that I resolved to do all in my power when I grew up to prevent other children from suffering like experiences. Years later, I found a method as you shall see.

At the age of 13, an aunt and uncle in Rockville, Ind., took me into their home. My uncle immediately purchased an educational plan for me. Four years later, in January, 1935, his death occurred. This educational plan of insurance enabled me to enter Indiana University in September, 1935, with a monthly allowance of \$50. In today's parlance, \$50 is a small amount, but in 1935, a dollar was still 100% good. Anyway, that seemingly small sum meant the difference between my college education or none.

Today my aunt is still living and drawing monthly allowances from my uncle's insurance. She is not dependent upon anyone for her support, in her declining years. Can you wonder that I was “sold” on insurance or that as soon as I had completed my college course I signed up as an insurance salesman for the Business Men's Assurance Co., the fairy godfather whose aid invoked by Uncle Harry Shores made my college education certain? Or that my uncle's forethought has proved a beacon and an inspiration down through the years? Or that today I am rejoicing because by resolution to keep boys and girls from spending their formative years in orphan homes has been realized while I am selling insurance contracts to their parents or other relatives?

ATTITUDE VITAL

This personal experience is by way of illustration to emphasize the important fact that we must either have or acquire the right attitude toward this product we are selling. We must believe in the good we are doing when we deliver a life insurance contract. We must feel, without becoming arrogant, that we, as life insurance men, are as important to our respective communities as the doctor, the lawyer, or even the undertaker. In my way of thinking, we are even more important. If we, as life insurance men, do not feel down deep in our hearts that we are a part of the community and that our services are needed in the community, then we do not have the proper perspective of what we are selling. I believe my services are needed in Bluffton, Ind.

I have had many experiences in the six years that I have lived

(CONTINUED ON PAGE 36)

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A Mutual Company
"One of the Best"

Life Insurance Is Alive and Romantic

(CONTINUED FROM PAGE 10)

write was the new immigrant to this country. He listened to words which were not clear to him, and certainly misunderstood the meaning of the policy. Many buyers of a 20-payment life policy thought that if they allowed dividends to accrue, the policy would mature in 16 years. This misunderstanding, born of the lack of knowledge of both agent and policyholder, hurt the business, hurt the agent, hurt the policyholder. There is certainly no excuse for it today, Mr. Cooper said, and, fortunately, most agents make very sure that policyholders know what they are buying. Today's agents can do this because they know much more about life insurance than their predecessors did.

Nothing Less Intangible

It has often been said that this product the agent sells is an intangible, an abstract thing. This, to Mr. Cooper's way of thinking, is an erroneous conception, having absolutely no basis in reality. "Is there anything less abstract, less intangible than concrete financial security?" he asked.

"What is more concrete than food—than clothing—than a place to live in? What is more necessary and basic to life, liberty and the pursuit of happiness than these fundamental essentials? And, where else and how else can these human requirements of everyone throughout this great country of ours be guaranteed, beyond a peradventure of doubt, except through life insurance?

"And, friends, I emphasized GUARANTEED! Abstract? Intangible? Indeed not!"

MOST ALIVE PRODUCT

He declared that life insurance people have the most romantic, the most emotionally appealing, the most alive, the most understandable product of all sales products. It is only necessary to present it to everyone in this brilliant light to make them realize its great importance in their scheme of things.

Mr. Cooper has been asked many times during conversations

with other agents how he managed to write such a large volume of business considering the size of his debit and the number of families this debit contains. His debit in 1951 consisted of 466 families from which he collected about \$495 in weekly premiums and \$2,200 in monthly premiums. This debit covered an area both city and rural, and was made up of families in which the breadwinners ranged from the ordinary laborer to aircraft workers, with a scattering of white-collar workers, and very few, if any, business men or executives.

A debit of this size demands a great deal of time and involves a great deal of detail work, such as collecting of premiums, servicing, changing of beneficiaries, transfers off and on, call-backs, and most important of all, keeping accurate accounts which takes many hours of bookkeeping, and other details too numerous to mention. Yet, through control of his one great asset, time, he had enough of it left over to write more than \$500,000 of paid-for new business in 11 months of 1951.

Legwork vs. Headwork

He cited a recent article in one of the trade journals in which it was stated that an agent, in order to write \$3 of debit increase per week, must make 40 calls in order to secure 24 interviews, which should produce six sales averaging 50 cents apiece. "To my way of thinking," he commented, "that is doing it the hard way. That is using legwork in place of head-work."

"How is it possible to collect and service a debit of a reasonable size, with its infinite detail, and on top of all that, make 40 calls? It must take extraordinary energy and crowding. Is it necessary, and should it be necessary, to make so many calls in order to produce such a comparatively small volume of business? Can this be called proper planning?"

As Mr. Cooper sees it, a man must have time to devote to outside activities in order to enlarge his own outlook on life, to develop an interest in affairs both local

and national contacts, prospect policies inside activities in his company.

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and national, to cultivate social contacts which will enable him to prospect upward and write larger policies in less time. All these outside activities are an essential part of the agent's growth and success in his community and in his life insurance business.

Breakdown of His Results

He presented a breakdown of his last year's results to prove his point, and emphasized that he never called on more than seven or eight people in one week—that is, five working days. From Jan. 1 to Nov. 30, 1951, he wrote 225 applications, or one application per working day. Of these, 71 were ordinary cases, averaging \$6,000 face amount per sale. His records for the years previous to this compare quite favorably with 1951, and his record for 1952 is keeping pace.

"May I remind you again that I have no big contracts on the lives of executives, business owners, etc. More than 95% of this business, year after year, has come from my debit. My prospects are preponderantly average wage-earners and even less. Mine are not large programs covering a multitude of needs; rather, they cover one or two basic needs. I state these figures, not to brag about my results, but to show that a good volume of business can be written if you plan your time and work intelligently.

NOT CHANCE OR LUCK

"Now, how do all these sales happen to me? By chance? By luck? Because someone asks me for it? No! Only because through my daily observations of family changes, through unobtrusive questions thrown out day after day, through friendly interest, I have established in my own mind the definite needs of those persons I have selected to call upon that particular week. Therefore, I approach these prospects in need with complete assurance and unquestioning confidence. Few men who have the money to buy life insurance will withstand a proper presentation based upon a definite need.

"When I see a man with a new home and one or two small children, who has about \$2,500 of insurance bought anywhere from two to five years ago, I use our programming tool, the 'Dollar Guide,' and show him a program covering all his needs. Usually, considering the type of prospect I approach, I wind up selling him about \$5,000 basic insurance, with a family income rider. This covers his immediate needs for last expenses, critical period, and a monthly income for his wife and children, plus retirement income for himself, if he lives. And I always show him how this plan fits in with his social security benefits and other resources.

"But, as he grows, and as his

children grow, I grow with him, for his entire program, as first presented to him by me, is always being brought to his attention for further consideration, for further revision, because I have anticipated for him his journey through life, and prophesied happiness and security to his loved ones."

Meets Sales Resistance

Mr. Cooper said he didn't want anyone to think that he goes into a home and gets no sales resistance. "I do, just as we all do. One of the most common questions put to me is: 'Suppose, Mr. Cooper, after three or four years I find I can no longer pay for this insurance. Do I lose everything? What have I gained?'

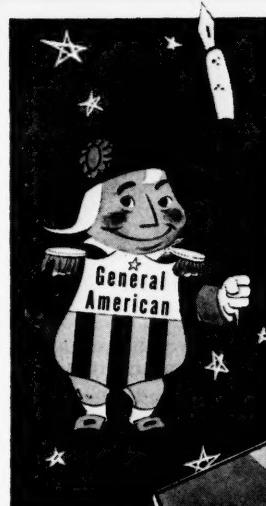
"When a prospect talks to me about losing money on insurance in the event of financial reverses, I look at him and in a friendly but emphatic way I ask: 'Mr. Prospect, may I ask how much you paid down for your lovely home when you first bought it three years ago? You say \$3,000?' I then reply, 'Now, Mr. Prospect, if you don't pay your next two months' rent, doesn't the mortgagor have the legal right to foreclose for the amount due?' He thinks a moment and answers, 'Yes, I guess you're right.' Then I continue: 'If you buy a new car for \$2,000, and use your old car toward a down payment of approximately \$700, your notes for 15 months would come to \$70 or \$80 monthly. Now suppose, Mr. Prospect, three months later you cannot continue your payments. What happens to your car? Doesn't the finance company have legal right to repossess your car? And, do you get any money back? Emphatically, no!'

"YOU CAN'T LOSE"

"However, Mr. Prospect, with most insurance contracts, after the second year, there is a cash value in your policy which the company will return on demand—without one question. Or, if you don't want cash, you can have a certain amount of paid-up insurance or the company will carry the full face amount for a certain period. You can't lose!"



A trustee candidate and his campaign manager: Mitchell Rosser, Phoenix Mutual, Boston, and William R. Robertson, Massachusetts Mutual, president of the Boston association.



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- ... whose policy contracts include all fundamental coverages ...

It is a company

- ... whose contributions to its industry have been recognized as outstanding
- ... whose growth has been steady and uniform
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- ... whose management, nevertheless, has never lost the common touch with agent and policyholder
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Fidelity is a well-balanced company



The FIDELITY MUTUAL LIFE INSURANCE COMPANY

THE PARKWAY AT FAIRMOUNT AVENUE
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"MUSIC to the Salesman's Ear"

Leads, leads, leads, leads
Leads, leads, leads, leads
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Leads, leads, leads, leads
Leads, leads, leads, leads

IF INTERESTED, WRITE TO

Beneficial
STANDARD LIFE INSURANCE COMPANY

HOME OFFICE: 756 S. SPRING ST.
LOS ANGELES 14, CALIFORNIA

Conquer Fear, Inexperience: O'Lavery

(CONTINUED FROM PAGE 33)

there, to make me think this way. For example, there was a partnership in Bluffton, consisting of a father and two sons. They had a thriving appliance business and I called on them in regard to preserving that business and that partnership in event one of them was removed from the picture. As a result they asked that I secure \$5,000 protection on each of them. Six months later the father died of a heart attack, and two weeks after his death I delivered a \$5,000 check to the boys. They told me at the time and have told many people since, that without that protection they would not be in business today.

I feel that I did a real service to those boys, and I feel that I did a real service to the town, because they are highly respected business leaders in the town today. If they had not had this protection the town would not be benefiting by their leadership today. There are many more examples; this was just one showing the good life insurance men do for their communities.

After we have convinced ourselves that our services are needed in the community of course we must convince the people of this need. However, this will take care of itself if we do our job properly. Let us forget to figure the commission on every sale. Instead let us think about the good we have done to the person and his family to whom we have just delivered a contract. This will help you to understand what you are selling. The home office, I am sure, will credit you with the proper commissions.

The Bible says, "Seek ye first the Kingdom of Heaven, and all good things shall be given unto you." Without seeming to be sacrilegious, I would like to paraphrase this verse. Seek ye first the good of your prospects, and many premiums shall be given unto you.

Mental Blocks

There are some "mental blocks" that prevent many salesmen from having this higher attitude toward what they are selling. The first of these is fear. Fear to call on friends and relatives and business associates in the town, afraid to make calls for fear that you will be turned down, or a fear that you will be bothering a busy man. Just keep in mind every busy man is willing to talk about his financial future. That is why he is busy. Because he is preparing for the future and if you can show him how to secure the future I am sure he will be interested and give you time to talk to him, or you give him time to talk about his future.

Every new salesman that I have ever worked with or dealt with in any way is afraid to call on his friends. If he does not throw off

this fear within a very short time, he will not be a life underwriter very long. I am certainly glad that life insurance man did not hesitate to call on my uncle back in 1931. If a new salesman does not soon develop the feeling that he would be doing his friends a very great disservice if he does not call on them, then his career in this business will be very short-lived.

WAYS TO HELP

When I develop a new friendship I immediately think of how I can be of service to him so that his future and that of his family will be secure. I don't want to have to cross the street because I am ashamed to meet my friend's widow on the street just because I did not do my job. When I talk to a friend about insurance I can actually visualize him at 65 with a nice income for the rest of his life; I can see his children in some university with the expenses being paid by a guaranteed scholarship fund; I can see the development of a really true friendship because he can also visualize the same thing and actually thank me for bringing it to his attention. I have no fear of calling on my friends and relatives. I enjoy it because of the very obvious good I can do for them, more good than anyone else in the community. I have a fear, yes, a fear that I will miss offering my services to some one before it is too late.

Inexperience is another mental block which keeps salesmen from developing the proper attitude toward their product. I do not necessarily mean inexperience from the standpoint of length of time in the business, because if a man applies himself properly these faults will soon be overcome. I mean inexperience which is self-inflicted, inexperience which leads a man to think only of his commission on the sale, with no thought as to whether or not he is offering his prospect the proper plan, he merely wants to sell a policy and run.

HERMAN A. ZISCHKE

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Building Morale Simple but Exacting

(CONTINUED FROM PAGE 18)

doubt that many are satisfied with their execution of them.

1. Proper selection and post selection.

2. Adequate training: (a) to build confidence; (b) to eliminate confusion.

3. Friendly agency associates.

4. Opportunity for growth.

5. Fair and equal treatment for all.

6. An efficient office.

7. Prompt and cheerful help when needed.

8. Frequent personal contact with the agent, and genuine interest in him.

9. Ample recognition and encouragement.

10. Keeping his wife informed and interested, and building her morale, too.

AGENCY BUILDER

These are certainly the common-sense functions of an agency builder. We all know how to do them. If we perform them well we achieve job satisfaction. But if we perform them with the heart as well as the mind, we achieve morale, and loyalty, too, if that is not included. This is an opportunity frequently overlooked by each of us in the pressure of business affairs. I should like to illustrate the possibilities by a few examples:

Take the item of adequate recognition. In 1951 an agent passed the \$500,000 mark in his production, earlier than any previous year in his experience. We picked up the telephone to extend congratulations, remembering that recognition is a morale function. We learned that the agent was spending the week-end with his wife in New York City, celebrating their wedding anniversary. With a little trouble we located his hotel (and here the heart stepped in) and we sent the congratulatory message to his wife, together with an orchid. It arrived just before the dinner hour. The warmth of the hastily pencilled note, received from the agent the following day, was ample testimony that we had scored.

Office Efficiency

Here is a case of office efficiency. One of our agents applied for a policy on his 15-year-old son. Our new business clerk spotted it immediately and called it to our attention. It was processed promptly but again the heart took over and we dispatched a personal letter of congratulations to the son. We wanted to make that boy feel good. We closed the letter with a highly complimentary remark about his wonderful parents. When that boy's mother expressed her thanks on our next personal meeting we knew that the good will we had created was far greater than the effort we had made.

We try to treat all agents fairly; and are really annoyed at men who come late to meetings. On a recent occasion when one man showed up late our first impulse was a reprimand. We squelched that, however, and were glad we did when we learned after the meeting that our agent was late because his child had suffered a severe injury as the result of a fall that morning. Naturally the tardiness was excused. But we went one step further. We dispatched a color-picture book to the injured child. The father's greeting on the following morning was ample evidence that the impulse had been good.

Avoid Problems

Each of you could recite similar situations from your own experiences, I am sure. But we don't do it enough. If we constantly work at those ten cardinal principles and if we will think with our hearts as well as our heads, I doubt that we will have any severe morale problems.

But there is one more item to be considered. The 11th, if you please, which completes the squad, is the captain of the team. And I refer to your own morale. Make sure it is good before you build others'. Clear the atmosphere of doubtful factors—get right with your company, with your agency program, with your agency associates, and especially with yourself. This the number 1 step in morale building.

Now let's talk about motivation—the thing which adds the "zeal and determination" to persevere—thus completing our second definition of morale. I am thinking of motivation which makes for higher individual productiveness. I think that part of our job has added significance today because of two factors. First, agents must produce more business in order to maintain their living standards in this period of rising prices and costs. Second, in an average twelve-man agency an increase of \$100,000 per man is the equivalent of five new \$250,000 producers.

ONE MAY SUCCEED

Before discussing the "how" of motivation, let's discuss the "who." Purpose is the "open sesame" to higher accomplishment. It provides the driving force of achievement. It fixes the only ceiling over the earnings of a life underwriter. It is my conviction that a man may succeed far beyond his wildest hope but never beyond his purpose.

We must select them, either a man with a purpose or a man in whom we can develop a purpose. The best seed in the world won't grow on barren soil. And since purposes vary greatly among men,

it is obvious that motivation is not a "group" job.

Our prospects fall in three classes: First, there are some men who have a purpose (frequently that is what brought them into the life insurance business). I recall a young man fresh out of college whose single objective was to marry the girl of his choice. But they had decided that that event must be postponed until his annual earnings reached a certain amount. His purpose was to reach that goal in his first year. While he was new to the life insurance business he earned that sum, in spite of the fact that it represented a very unusual achievement for a man of his age and experience. What is more, he continued to earn that amount for several years thereafter, until his goal was raised to a higher level by a new purpose in life. When we find a man with a purpose, we should recognize it, we should encourage it and help it along, we should refer to it often

and never let him lose sight of it. To motivate this man is no difficult task.

One Young Man

Second, some men acquire a purpose without any help from us. I have in mind a young man who entered the business six years ago. In his first few months he learned of the Million Dollar Round Table and immediately decided that that should be his goal. He qualified for the round table after twenty months in the business, and by the end of his fourth year was a life member. Fortunate indeed is the general agent who has many men in either of these categories.

The third group are those in whom a purpose must be born. This is by far the most numerous group and here is our challenge.

Purpose rests on emotion as a base. The desire to accomplish is fostered by an anticipated emotional experience. The late Fulton Oursler said, "The rewards of our

We need Life Insurance General Agents— NOW!

We have hundreds of policyholders already in various Midwest territories, which makes it necessary to open additional offices immediately.
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Are you getting the compensation you deserve for your ability and energy?
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\$7,500 per year!

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Here are the qualifications for this position as our General Agent:

- * Our man must be a hard worker
- * He must be enthusiastic
- * He must be able to hire, train and inspire others
- * He must be between the ages of 30 and 50
- * He must be co-operative, sincere and honest
- * He must want to make money!

Write NOW telling us how you meet these qualifications. This may well be the big break you have been waiting for!



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GREETINGS

to the

NATIONAL ASSOCIATION OF LIFE UNDERWRITERS



SEATTLE 4, WASHINGTON

Roy L. McGinnis, President

labor lies in the victories of the heart."

To be a part of this process we must get close to the man. We must encourage him to talk and to express himself, to probe his thoughts and to keep his background always in mind. Thus, we may find the spark which may ignite the fire of purpose. By suggestion and encouragement it may be nurtured to the point of burning. Then, we may feed the fire with a plan of action and finally fan it into a flame with motivation.

The sequence is well illustrated by two agents once associated with me. These men and their wives were close personal friends. One produced a substantial volume of business annually, the other was always close to the borderline of failure. Over an extended period a patronizing attitude developed with the more successful man and, incidentally, with his wife in their relations with their friends. The failing agent took this weekly, but when off guard you could almost see the smouldering resentment and the day-dream vision of conditions reversed. Then came an opportunity to suggest to this man that in reality we thought he had more talent than his more successful friend, but that it was being wasted because of his acceptance of mediocrity. For a minute there was a glow in his eye but it quickly died as he confessed that he could never catch up. But we didn't let the matter drop there. As often as opportunity presented we let him know by various ways that we had much greater faith in his ability than he seemed to have himself.

Asks for Help

Gradually the thought took root and one day he came in the office asking for help in the preparation of a plan of action. At last he had decided to do something. We readily agreed to do all we could, and together we prepared a 12 month plan which included a daily prospecting procedure, a four-letter series mail campaign, followed by a preapproach telephone call and then a sales presentation in which we drilled him until he was letter perfect. At every sign of progress we gave him encouragement and recognition. At the end of the third week he closed a difficult case, which though not notable for size, added materially to his self confidence. His progress became evident from the record. Every week his faith became stronger until at the end of eighteen months he finally passed his friend's production. This happened more than four years ago and that man has maintained his position throughout that time. It's a gratifying experience to see an associate develop thus and to feel that you had a part in providing the motivation which brought it about.

There is one more element needed to keep the fire burning

brightly, and that is draft. The draft in our fire is faith. Our man must have faith in the plan and in what the plan will accomplish. He must have faith in himself. This we can help to build. It harks back to several of the morale building factors—to selection and training and especially to recognition and encouragement. Harry Emerson Fosdick says, "There is no unbelief. When positive faith dies negative faith steps in. A man either believes he can or believes he can not." If we cannot sustain his faith all else is futile. If you cut off the draft, you kill the fire.

Statutory Amount Limit for Group Life Opposed

Opposition to a statutory amount limit for group life insurance crystallized at the meeting of the special committee on group insurance, headed by David B. Fluegelman, Northwestern Mutual, New York City, N.A.L.U. vice-president. The favored basis for restriction would be a sliding scale, perhaps 2½ times annual salary for the lowest salary brackets and one-quarter or one-third of salary in the top brackets.

Possibly there should also be a dollar amount, though Mr. Fluegelman thought it might well be that if a sliding scale formula were properly drawn there would be no need for a top dollar limit, since only an infinitesimal number of individuals would be able to qualify, by their earnings, for very large amounts of group coverage.

N. Y. Action Questioned

Oren Pritchard, Union Central, Indianapolis, said, however, that he felt too much weight was being given to New York's action at the 1952 session in removing the \$20,000 per life group limit and that he would like to see the committee and the New York state association try to get the \$20,000 limit restored.

Mr. Fluegelman pointed out that the public apparently doesn't want a dollar limit. Spencer McCarty, executive secretary of the New York state association, reminded the committee that it was the business men of the state, not the companies, that were responsible for getting the limit removed.

Mr. McCarty also mentioned the writing of group insurance to cover mutual funds' investment programs, saying that the New York department had just removed its recent ban on such group coverage pending action by the legislature or an alteration of the mutual funds' contracts to make them eligible under the present law for group coverage. The ban was based on the fact that the law doesn't permit group creditor insurance to be written where there is no obligation on the buyer to complete the installments.

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Conference for Agents Is Sought

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committee meetings, and what place agents and the group might occupy at every annual meeting.

There can be no doubt but that the agents' committee as at present constituted attracts only a pitifully small attendance at the annual gatherings. A few committee members are present and a few more agents not attached to the committee, but there is no outpouring of the rank and file of agents. It cannot be said that the agents' committee is in any way representative of the views of agents as a large group and apparently the basic problem is increasing the attendance of agents at the agents' committee meetings and making these meetings much more important and useful and more in the nature of a sounding board for the views of all and sundry. There were some who indicated that so far as they were concerned, at the agents' committee meetings those who attended were simply expected to OK the chairman's report that had been drawn up and those having this belief feel that it would be preferable to have no advance report but that the report should be based on the discussions occurring at the agents' committee meeting.

Makes High Level Decisions

Several times it seemed to those who were listening to the many who asked for the privilege of speaking that there are some agents who feel that the association's General Agents & Managers Conference is the dominating body of the National association, that it makes all of the high level decisions, decides the policies that the association is to follow, and is in effect a sort of super executive committee, with the result that the voice of the agent does not penetrate too deeply into its councils.

There is an element in the association that feels the establishment of an agents' council would have the effect of bringing about an equality of representation, that the agents organization would balance that of the general agents and managers and that such a set-up would make any decision made by the organization more representative and that in all cases the views of the agent would have the fullest possible consideration.

Perhaps the necessity for increasing National association dues caused some of the agent members to ask just what it is that the National association is doing for the average man in the field, especially the one detached from a large city and hence somewhat out of touch with the current developments in the National association. It was indicated that getting new members of the National association is something of a difficulty in the smaller cities and rural communities and that if there is to be an increase in the amount collected annually the

association should have a setup intended to represent the agent more directly or in such a way as to make prospective members feel that the association has a demonstrable value for them.

Until further investigation is made it is not possible for an objective observer to be certain whether the expressed desire for an agents' council represents the views of a relatively small total or whether it is something that

is in the minds of agents on a country-wide basis. Whenever such a discussion occurs and views are expressed forcibly, it is easy to believe that they indicate the existence of something of a deep-seated feeling or possibly a movement but it could not be determined at the Tuesday meeting whether this is something that will increase in importance or whether it may not be adjusted satisfactorily through something of a change in the way the agents' committee meetings are held. A complete understanding of it cannot be had until the Cleveland meeting in 1953.

The business session of the General Agents & Managers Conference occurred Wednesday afternoon with Chairman Charles W. Campbell, Prudential, Newark, in charge.

Six Assns. Have Haddon Hall Headquarter Suites

Five state associations and one local association have headquarters rooms at Haddon Hall, the headquarters hotel. The room numbers follow:

Wisconsin, 856; New Jersey, 1034; Florida, 506; Colorado, 415; Boston, 834; Indiana, 309.

N.A.L.U. HEARS FIVE TOP PRODUCERS

(CONTINUED FROM PAGE 3)

Central, Cincinnati, chairman of the committee of women underwriters, presided.

Nell F. Burns, New England Mutual, Birmingham, was program chairman. The welcoming address was given by Minna Hensley, Franklin Life, Salina, Kan., chairman of this year's Women's Quarter Million Dollar Round Table. Instead of formal speeches, there was a parade of "leading ladies in life insurance," women who have distinguished themselves during the past year with their production records and service to the business as a whole.

Miss Burns gave a descriptive sketch of each and concluded by asking a few questions designed to develop personal characteristics. Each one being honored spoke only briefly.

Those who participated were Bettie M. Boyd, Mutual Life, Troy, Ala.; Helen E. Haas, New York Life, Fargo, N. D.; Lesla Sabin, Federal Life, Chicago; Winnifred Pickering, Canada Life, Toronto; Lillian Mottier, Franklin Life, Rockford, Ill.; and Grace Wong Chow, Occidental Life, Los Angeles. Each wrote a million or more during the past year.

Executive Secretaries Meet

Wednesday afternoon the executive secretaries of the state and local associations held their meeting which was handled by Co-chairmen Winifred L. Cornell, Detroit association, and James F. Brooke, Jr., Pennsylvania association. Speaker was Reuel W. Elton, general manager American Trade Assn. Executives of Washington, who gave a visual presentation.

Wednesday was also the big day for C.L.U. A C.L.U. forum on chapter activities was conducted by Carl M. Spero, New York City, president of the American Society and in the evening the annual dinner of the American College and American Society, including conferment exercises, was held. President Spero was in charge of this affair and the diplomas were presented by Dr. S. S. Huebner, president emeritus of the American College. The dinner speaker was

President Robert L. Johnson of Temple University, Philadelphia, whose topic was "Sound Public Relations Spring from Sound Personal Relations".

Connecticut Open House

The Connecticut group held an open house Wednesday evening with Robert C. Gilmore, Jr., Mutual Benefit Life, Bridgeport, N.A. L.U. candidate for secretary, as host. Connecticut has a contingent of about 40 on hand for the convention.



1952 NATIONAL QUALITY AWARD

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DALE CHRISTENSEN

EDWARD W. CIMOCK

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HENRY W. KRUMWIEDE

CARL LUTZ

A. L. McILHERAN

DALE MOORE

W. L. MOSGROVE

GORDON G. NORVELL

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Hospital policy (individual or family) paying 120 days for any one disability.

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Vision Impairment Annuity paying monthly income for life for 90% loss of vision. (Exclusive)

Non-medical apps. considered on adult males to age 35, up to \$7,500.

Full information will be given to qualified persons who are at liberty to inquire.

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EVANSTON, ILLINOIS

H. R. KENDALL, Chairman

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G. P. KENDALL, Secretary

Guon Tells How Teamwork Helps

(CONTINUED FROM PAGE 4)

ing premiums, a good idea which was immediately adopted. It was already apparent that the men liked to voice their ideas, and also apparent that some of their suggestions were sound. There were, however, a certain number of agents who for one reason or another never took part in these discussions. They aired their gripes in the washroom or coffee shop. Therefore, to make certain that all agents had recognition we suggested at one of our meetings that the men elect from among themselves an agents' advisory committee to the manager.

The purpose of the committee was to represent all the agents on any matter which they felt would improve our team relationship. If an agent had a topic he did not wish to mention during the discussion periods he could have the committee present it in the manager's office. The agents, of course, welcomed the suggestion and after the assistant managers and I left the agency room they elected five men, all with 10 or more years of service. Incidentally four of those men were in the lower 60% record group.

The committee has helped us in the planning of our training programs for agents. It has been of invaluable assistance in improving lapse ratio by prodding the agency staff into rendering better service on their debits. Most important of all, however, the agents feel that through the committee, they now have the recognition to which all agents aspire.

The teamwork concept, per se, of the entire organization is a good idea, but that, in itself, will not produce production results. There is no substitute for dealing with each agent as an individual because records are made by individuals.

Hope for Action on New York Expense Limitation Law

Spencer L. McCarty, Provident Mutual, Albany, chairman of the compensation committee, explained at the committee's meeting that the problem of expense limitation legislation is being reappraised and he assumes action will be taken upon this problem by the 1953 session of the New York legislature.

The future hope for some settlement of the problem lies with the work being done by the policy committee established in cooperation with New York Superintendent Bohlinger. A technical committee and eight sub-committees are working under the policy committee, and the reports of these committees are due before the end of September.

N. A. L. U. representatives on

the policy committee are Frank H. Wenner, Connecticut Mutual, Utica, Mr. McCarty and Benjamin N. Woodson, N. A. L. U. managing director.

Look Into Various Phases

The eight sub-committees are investigating various phases of the problem. One is studying the purpose of the statute and attempting to devise a philosophy of the law. The second is studying the general character of the law, while another is investigating the aspects of the law as they relate to large and small companies.

Other committees are considering such topics as the phrasing of the law to prevent ambiguity, whether A. & H. should be included or excluded, the difference in enforcement of the law between foreign and domestic companies, uniform allocation and the question of the enforcement power of the superintendent.

Chairman McCarty emphasized that these committees are attempting to establish as new an approach to the problem as possible. Attempts are being made to examine the problem without reference to existing legislation.

Mr. McCarty pointed to two phrases contained in the Condon committee report, one, for the first time, publicly admitting that the law was in need of revision, and the other speaking of the great difficulty attending attempts to have legislation changed.

One agent attending the committee meeting inquired of the committee as to whether the company can pay the agent more than he is being paid. A. J. Johannsen, Northwestern Mutual, New York City, answered him by referring to Superintendent Bohlinger's speech of last June in which he admitted the ambiguity of the law made it difficult to answer such questions.

Figures Often Ignored

Mr. Johannsen mentioned that one of the sub-committees has the problem of removing the ambiguity from the phrasing of the law so that such problems can be settled.

In citing some of the problems facing the committee in awakening public officials to the extent of this problem, Mr. McCarty mentioned a study of the commissions received by agents in New York state. It showed the average income of an upstate agent to be \$4,500.

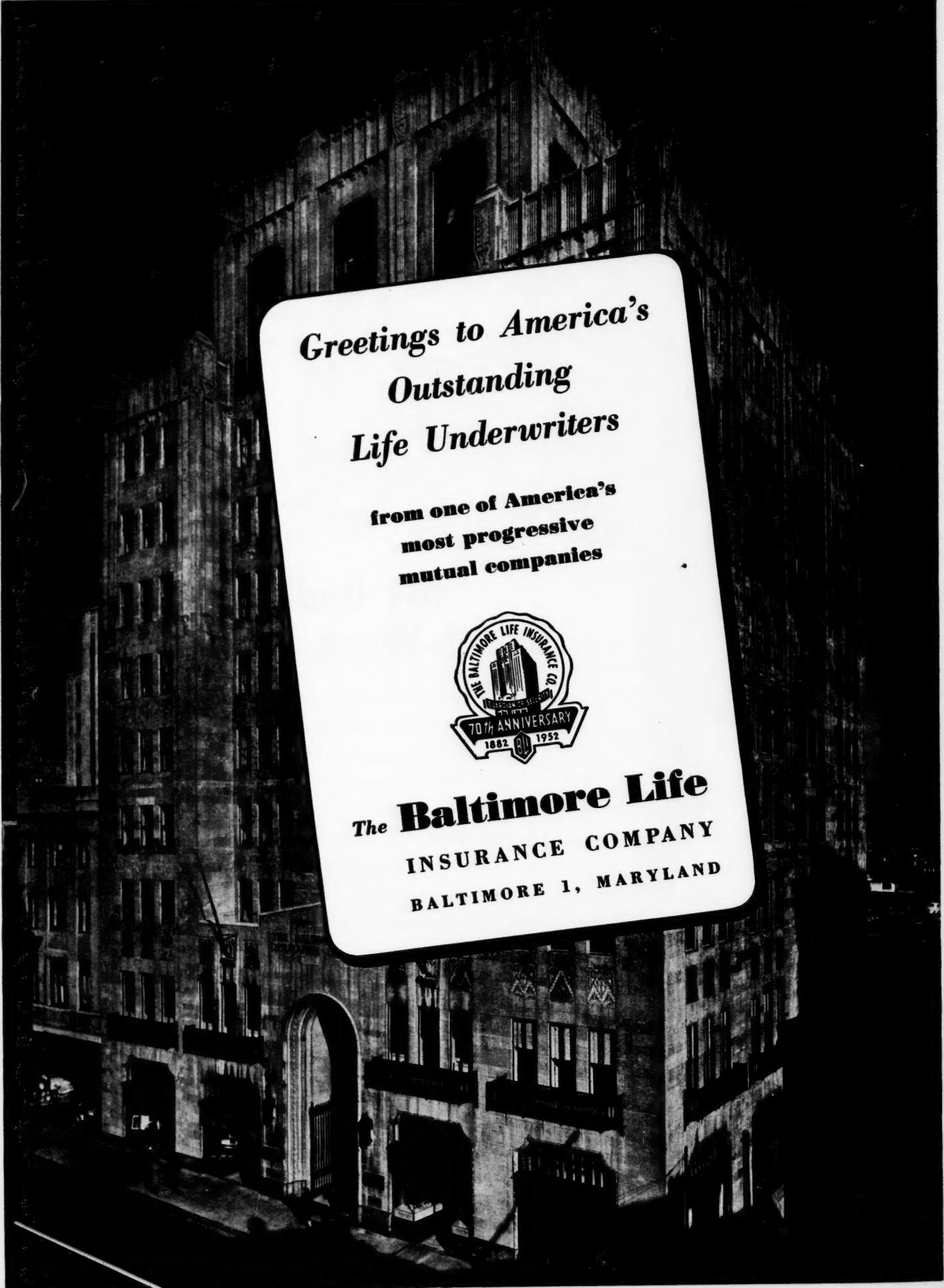
No one in the insurance field disputed these figures, Mr. McCarty said, yet there has been a complete disregard of them among state officials. These figures have been ignored, Mr. McCarty said, because they are contrary to what the officials believe or wish to believe.



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